

MO
ECON. Ins. 2:
M 46/984-86

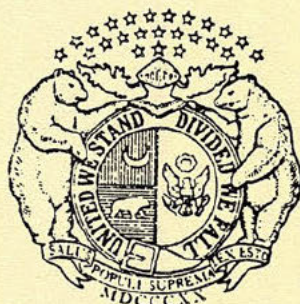
\$6.00

ST. LOUIS COUNTY LIBRARY
MISSOURI DEPOSITORY

FEB 2 1988

MEDICAL MALPRACTICE

IN MISSOURI
1984-1986



Statistical Section
Division of Insurance
January 1988

TABLE OF CONTENTS

	<u>Page</u>
Summary	
Table I Indemnity Paid for Each Defendant	1
Table II Claim Count & Loss Charts	11
Table III Time Summary from Incident to Report (Amounts Limited to \$100,000)	17
Table IV Time Summary from Incident to Report (No Limits on Amounts)	27
Table V Time Summary from Incident to Closure (Amounts Limited to \$100,000)	37
Table VI Time Summary from Incident to Closure (No Limits on Amounts)	47
Table VII Bodily Injury Claim Indemnity Comparison (By Time Lapse from Incident to Disposition)	57
Table VIII Bodily Injury Claim Indemnity Comparison (By Major Business Classification)	62
Table IX Company Indemnity Analysis (By Profession Specialty)	65
Table X Company Indemnity Analysis (By Name of Company)	105
Table XI Claim Dispositions	112
Table XII Financial Data in Market Share Order (Derived from Page 14 Supplement)	119
Table XIII Year to Year Changes Shown by Block Chart	151

S U M M A R Y

The number of claims being closed each year continues to rise in Missouri. Between 1984 and 1986, the period covered by this report, closed claims rose by nearly 40%, from 1,447 in 1984 to 2,021 in 1985. The percentage of claims closed without payment as compared to all closed claims remained fairly stable over the same period, increasing from 63.8% in 1984 to 67.5% in 1986. Part of the increase for both all claims and those closed without payment may be because of increased reporting. Self-insurers were required to begin reporting to the Division of Insurance for the first time in 1986. A total of 40 closed claims were received from the self-insurers that reported. Twenty-two of the 40 claims were closed without payment.

Also continuing to rise is the average indemnity being paid on claims. Average indemnity paid on all claims closed in 1986 was up only 2% from 1985, but had increased nearly 25% from 1984. Average indemnity on paid claims only was up 21.3% from 1985 to 1986, and had increased 39.4% from 1984 to 1986. Indemnity paid on hospital claims was higher than that paid on claims against physicians and surgeons. In 1986, the average indemnity for paid claims made against hospitals was \$93,637 while average indemnity for physicians and surgeons was \$82,250. Average indemnity for all other providers for 1986 was \$28,991, and the average indemnity for all paid claims was \$77,585.

Of interest is that of the thirteen claims that were paid over the three year period in an amount over \$1 million, nine of these were against hospitals. Four of the claims reported closed in 1986 against physicians were in the \$1 million plus range.

As might be expected by the increase in average indemnity, there has been a steady increase in the number of larger claims, those paid in an amount over \$100,000. In 1984, there were 70 claims over \$100,000,

or 13.4% of the paid claims were "large." In 1985, 113 of the 609 paid claims, or 18.6%, were over \$100,000 and in 1986 this number had grown to 136, or 20.7% of the 656 claims closed with payment were paid for over \$100,000.

Of the claims closed in 1986, 48% had been reported to the insurer within 12 months of the incident causing the claim. Comparing the reporting of claims against physicians and surgeons and claims against hospitals, only 30% of the former were reported within a year of the incident, while 69% of the latter (hospitals) were reported within a year.

The number of claims which were closed within a year of the incident is much smaller. In 1986, only 23% of the total claims closed were closed within one year. Only 8% of the claims against physicians and surgeons were closed within that year, while 40% of the claims closed in 1986 that were against hospitals had been closed within a year of the incident.

For the three years covered by this report, the severity of the claims remained fairly constant. In 1986, the percentage of the paid claims that were severity 01 (minor) was 5.9%; in 1985 this was 4.8% and in 1984, 4%. In 1986, 49.9% of the claims had a severity of 2, 3, 4 (moderate injury). These 49.9% of the claims amounted to only 14.7% of the indemnity paid, however, and while less than 30% of the claims had a severity of 5, 6, 7, 8 (severe injury), they accounted for nearly 62% of the total indemnity paid. The 15% of the total claims which were severity 9 (death), represented 21.4% of the total indemnity. As is evident from these figures, although more claims were for the less severe injuries (55.8%), indemnity paid on these claims accounted for less than 17% of the total indemnity paid.

It would appear that more claims are going to court, regardless of whether the final settlement is in favor of the plaintiff or the defendant. In 1984, 24.0% of the claims which were closed in favor of the plaintiff were closed after going to court; in 1985, this figure was 24.7% and in 1986, 30.6%. For claims where the settlement was in favor of the defendant, 26% were settled after taking to court in 1984, 18.7% in 1985, and 23.7% in 1986. The average expense (cost to defend the

claim) has also been rising. In 1986, it cost an average of \$10,060 in expenses for a claim that was settled in favor of the plaintiff, \$3,082 if for the defendant. In 1985, it cost \$7,051 for plaintiff and \$2,706 for defendant and in 1984, these figures were \$6,724 and \$1,922, respectively. This would show that the cost to defend a claim closed with payment rose 49.6% between 1984 and 1986 and in a claim closed without payment, 60.3%.

For the first time since 1981, true loss ratios (losses incurred divided by premium earned) have fallen below 100%. 1986 had a loss ratio of 97.8% for all medical malpractice experience based on \$93,950,328 of premium earned and \$91,871,912 in losses incurred. Premium earned has increased by 139% from 1984 through 1986; losses incurred have increased by approximately 72%, this difference in has allowed medical malpractice loss ratios to drop from the 136% that was suffered in 1984 to the 97.8% in 1986. Written premium over the three-year period rose by 98%.

The statistics shown in this report are from two sources: closed claim reporting by the insurance industry and also Supplement to Page 14 of the Annual Statement. Beginning in 1986, companies began reporting open claims as well as closed claims and self-insurers were required to report both open and closed claims. The closed claim information submitted by these self-insurers has been incorporated into the tables in this report.

TABLE I

Indemnity Paid for Each Defendant

The following tables show the number of claims, the percent of the total count they represent cumulatively (adding all lower categories to the new category), and also show the total indemnity paid in each category with cumulative percent.

The average indemnity is shown calculated for specified paid claims only. The number of claims that had loss adjustment expenses in addition to indemnity are shown with the average adjustment expense.

On the total line for all claims together the same categories are given, but the unspecified cases are deleted in computation of averages.

As a special feature of these tables a cut-off percentage is also given for the indemnity cases, which indicates the percent of the total indemnity (loss cost) that would be left for insurers to pay if all losses (by a statute of limitations) were limited to amounts less than and including that category.

09/15/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1986
ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	36	1,365	67.54		.00	100.00		2,390
1-999	19	56	70.31	25,320	.04	98.77	452	684
1,000-1,999	27	48	72.68	66,173	.17	97.65	1,378	1,373
2,000-2,999	37	35	74.41	79,826	.33	96.61	2,280	5,444
3,000-3,999	32	39	76.34	128,364	.58	95.65	3,291	2,692
4,000-4,999	33	22	77.43	93,413	.77	94.74	4,246	3,201
5,000-5,999	43	35	79.16	178,333	1.12	93.91	5,095	3,385
6,000-6,999	30	6	79.46	38,535	1.19	93.09	6,422	2,144
7,000-7,999	41	23	80.60	170,540	1.53	92.30	7,414	2,921
8,000-8,999	40	5	80.85	42,863	1.61	91.53	8,572	2,131
9,000-9,999	38	8	81.24	72,450	1.76	90.79	9,056	2,376
10,000-19,999	41	74	84.90	1,003,852	3.73	84.28	13,565	4,654
20,000-29,999	46	44	87.08	1,035,699	5.76	78.84	23,538	6,330
30,000-39,999	43	28	88.47	942,194	7.61	74.06	33,649	6,035
40,000-49,999	49	24	89.65	1,051,543	9.68	69.78	43,814	5,574
50,000-59,999	62	30	91.14	1,545,551	12.72	66.17	51,518	12,003
60,000-69,999	44	13	91.78	832,725	14.35	62.81	64,055	5,858
70,000-79,999	45	16	92.57	1,171,000	16.65	59.76	73,187	10,129
80,000-89,999	37	7	92.92	569,351	17.77	56.93	81,335	4,374
90,000-99,999	36	7	93.27	651,427	19.05	54.22	93,061	12,419
100,000-199,999	60	60	96.23	7,849,985	34.48	35.65	130,833	17,175
200,000-299,999	51	41	98.26	9,107,411	52.37	26.99	222,131	14,974
300,000-399,999	54	7	98.61	2,306,022	56.90	21.08	329,431	13,775
400,000-499,999	71	8	99.01	3,638,148	64.05	16.29	454,768	27,956
500,000-999,999	45	11	99.55	7,400,814	78.59	3.72	672,801	45,070
1,000,000-1,999,9	47	8	99.95	8,408,462	95.11	2.91	1,051,057	66,156
2,000,000-2,999,9	32	1	100.00	2,485,655	100.00	*	2,485,655	114,855
TOTAL	38	2,021	.00	50,895,656	.00	.00	25,183	4,308

Total Paid Only

656

Average on Paid Only

\$77,585

09/15/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1986
PHYSICIANS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	*	672	66.40		.00	100.00		3,155
1-999	30	13	67.68	6,192	.02	98.80	476	1,364
1,000-1,999	34	11	68.77	14,376	.07	97.66	1,306	2,303
2,000-2,999	44	19	70.65	43,187	.22	96.58	2,273	8,552
3,000-3,999	32	18	72.43	61,156	.44	95.56	3,397	3,904
4,000-4,999	22	8	73.22	33,150	.56	94.59	4,143	5,086
5,000-5,999	46	17	74.90	87,235	.87	93.67	5,131	4,281
6,000-6,999	31	4	75.29	25,368	.96	92.77	6,342	1,871
7,000-7,999	41	16	76.87	118,500	1.39	91.91	7,406	2,911
8,000-8,999	64	1	76.97	8,750	1.42	91.07	8,750	
9,000-9,999	34	4	77.37	36,250	1.55	90.25	9,062	2,300
10,000-19,999	42	33	80.63	451,350	3.16	82.81	13,677	4,536
20,000-29,999	60	18	82.41	425,325	4.68	76.21	23,629	7,190
30,000-39,999	47	17	84.09	582,194	6.76	70.20	34,246	5,451
40,000-49,999	51	18	85.86	786,299	9.58	64.85	43,683	5,804
50,000-59,999	65	24	88.24	1,234,501	13.99	60.47	51,437	10,163
60,000-69,999	47	10	89.22	638,743	16.27	56.43	63,874	5,225
70,000-79,999	44	14	90.61	1,021,000	19.93	52.89	72,928	9,609
80,000-89,999	22	2	90.81	164,351	20.51	49.55	82,175	4,434
90,000-99,999	46	4	91.20	380,427	21.87	46.29	95,106	5,488
100,000-199,999	57	43	95.45	5,396,250	41.17	25.92	125,494	17,055
200,000-299,999	54	30	98.41	6,419,362	64.13	18.70	213,978	14,880
300,000-399,999	58	4	98.81	1,298,010	68.77	14.06	324,502	18,820
400,000-499,999	64	5	99.30	2,309,021	77.02	10.45	461,804	27,985
500,000-999,999	48	3	99.60	2,273,978	85.16	.53	757,992	8,158
1,000,000-1,999,999	40	4	100.00	4,150,000	100.00	.00	1,037,500	15,568
TOTAL	48	1,012	.00	27,964,975	.00	.00	27,633	4,933

Total Paid Only

340

Average on Paid Only

\$82,250

09/15/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1986
HOSPITALS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	#	602	73.86		.00	100.00		1,693
1-999	19	26	77.05	13,025	.06	98.99	500	756
1,000-1,999	31	20	79.50	27,104	.20	98.12	1,355	1,684
2,000-2,999	35	11	80.85	26,076	.33	97.32	2,370	2,550
3,000-3,999	27	17	82.94	54,125	.60	96.60	3,183	1,524
4,000-4,999	33	7	83.80	28,963	.74	95.94	4,137	3,792
5,000-5,999	37	13	85.39	65,848	1.07	95.34	5,065	2,794
6,000-6,999	33	1	85.52	6,500	1.11	94.74	6,500	5,379
7,000-7,999	28	5	86.13	37,040	1.29	94.17	7,408	2,650
8,000-8,999	30	3	86.50	26,113	1.42	93.60	8,704	3,275
9,000-9,999	54	2	86.74	18,200	1.51	93.06	9,100	4,719
10,000-19,999	35	24	89.69	321,822	3.13	88.44	13,409	4,815
20,000-29,999	34	19	92.02	447,374	5.37	84.84	23,546	6,948
30,000-39,999	33	7	92.88	225,000	6.50	81.86	32,142	8,791
40,000-49,999	42	5	93.49	217,244	7.59	79.12	43,448	1,655
50,000-59,999	54	5	94.11	261,050	8.90	76.65	52,210	23,236
60,000-69,999	36	2	94.35	133,134	9.56	74.28	66,567	11,954
70,000-79,999	68	1	94.47	75,000	9.94	72.00	75,000	26,947
80,000-89,999	42	4	94.96	320,000	11.55	69.94	80,000	3,589
90,000-99,999	24	3	95.33	271,000	12.90	68.03	90,333	21,661
100,000-199,999	78	12	96.80	1,723,822	21.55	52.37	143,651	16,909
200,000-299,999	48	8	97.79	2,038,049	31.77	41.15	254,756	16,255
300,000-399,999	49	3	98.15	1,008,012	36.82	33.09	336,004	7,048
400,000-499,999	82	3	98.52	1,329,127	43.48	26.42	443,042	27,906
500,000-999,999	47	7	99.38	4,526,836	66.18	8.74	646,690	64,641
1,000,000-1,999,999	55	4	99.87	4,258,462	87.53	7.44	1,064,615	116,744
2,000,000-2,999,999	32	1	100.00	2,485,655	100.00	*	2,485,655	114,855
TOTAL	27	815	.00	19,944,581	.00	.00	24,471	4,004

Total Paid Only

213

Average on Paid Only

\$93,637

09/15/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1985
ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	34	968	61.38		.00	100.00		2,238
1-999	20	65	65.50	29,362	.07	98.52	451	911
1,000-1,999	29	41	68.10	52,245	.20	97.20	1,274	1,318
2,000-2,999	38	48	71.14	112,572	.49	95.99	2,345	2,593
3,000-3,999	32	25	72.73	81,333	.70	94.87	3,253	1,102
4,000-4,999	46	15	73.68	63,600	.87	93.80	4,240	3,542
5,000-5,999	36	35	75.90	176,507	1.32	92.82	5,043	3,225
6,000-6,999	44	11	76.60	67,983	1.49	91.86	6,180	831
7,000-7,999	32	14	77.48	103,750	1.76	90.94	7,410	1,907
8,000-8,999	45	7	77.93	56,615	1.91	90.04	8,087	5,235
9,000-9,999	47	3	78.12	28,000	1.98	89.15	9,333	4,460
10,000-19,999	44	73	82.75	978,337	4.49	81.53	13,401	5,294
20,000-29,999	48	45	85.60	1,058,297	7.21	75.30	23,517	5,535
30,000-39,999	45	28	87.38	919,727	9.57	69.98	32,847	6,967
40,000-49,999	54	18	88.52	766,941	11.54	65.21	42,607	8,625
50,000-59,999	44	26	90.17	1,344,000	14.99	61.12	51,692	8,564
60,000-69,999	34	11	90.86	706,670	16.80	57.30	64,242	14,045
70,000-79,999	40	14	91.75	1,036,399	19.46	53.82	74,028	5,607
80,000-89,999	63	9	92.32	742,500	21.37	50.66	82,500	9,059
90,000-99,999	52	8	92.83	753,259	23.31	47.67	94,157	12,629
100,000-199,999	58	57	96.44	7,571,576	42.75	28.48	132,834	9,194
200,000-299,999	55	37	98.79	8,122,047	63.60	21.75	219,514	12,194
300,000-399,999	62	9	99.36	2,998,888	71.30	18.42	333,209	14,350
400,000-499,999	37	2	99.49	934,358	73.70	16.02	467,179	18,421
500,000-999,999	96	6	99.87	4,239,174	84.59	10.27	706,529	34,447
1,000,000-1,999,999	28	1	99.93	1,000,000	87.16	10.27	1,000,000	
5,000,000-5,999,999	46	1	100.00	5,000,000	100.00	*	5,000,000	
TOTAL	37	1,577	.00	38,944,140	.00	.00	24,695	3,586

Total Paid Only

609

Average on Paid Only

\$63,948

09/15/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1985
PHYSICIANS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	#	485	60.32		.00	100.00		3,305
1-999	35	9	61.44	3,714	.01	98.63	412	4,951
1,000-1,999	32	6	62.18	9,363	.05	97.29	1,560	2,703
2,000-2,999	53	24	65.17	56,374	.30	96.03	2,348	2,758
3,000-3,999	37	9	66.29	29,083	.42	94.84	3,231	657
4,000-4,999	51	8	67.28	33,250	.57	93.69	4,156	5,293
5,000-5,999	51	12	68.78	60,038	.83	92.59	5,003	4,837
6,000-6,999	50	6	69.52	37,733	1.00	91.51	6,288	1,038
7,000-7,999	35	9	70.64	67,000	1.29	90.47	7,444	2,216
8,000-8,999	54	5	71.26	40,500	1.47	89.46	8,100	5,047
9,000-9,999	27	1	71.39	9,500	1.51	88.45	9,500	450
10,000-19,999	52	40	76.36	528,473	3.81	79.60	13,211	6,370
20,000-29,999	56	27	79.72	640,047	6.60	72.06	23,705	4,067
30,000-39,999	52	16	81.71	530,704	8.92	65.42	33,169	9,192
40,000-49,999	47	12	83.20	521,108	11.19	59.35	43,425	9,470
50,000-59,999	54	14	84.95	718,000	14.32	54.00	51,285	8,062
60,000-69,999	37	10	86.19	646,670	17.14	48.95	64,667	15,449
70,000-79,999	45	9	87.31	671,488	20.07	44.32	74,609	5,368
80,000-89,999	72	5	87.93	415,000	21.88	40.03	83,000	7,713
90,000-99,999	57	7	88.80	658,259	24.76	35.98	94,037	12,928
100,000-199,999	61	50	95.02	6,679,431	53.89	11.20	133,588	8,854
200,000-299,999	58	31	98.88	6,612,251	82.73	5.48	213,298	11,553
300,000-399,999	59	5	99.50	1,672,531	90.03	2.98	334,506	15,718
400,000-499,999	37	2	99.75	934,358	94.11	1.52	467,179	18,421
500,000-999,999	82	2	100.00	1,350,000	100.00	.00	675,000	30,026
TOTAL	48	804	.00	22,924,875	.00	.00	28,513	4,894

Total Paid Only

319

Average on Paid Only

\$71,865

09/15/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1985
HOSPITALS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	22	398	67.34		.00	100.00		1,036
1-999	13	28	72.08	13,479	.09	98.72	481	430
1,000-1,999	37	16	74.78	19,097	.23	97.63	1,193	1,256
2,000-2,999	26	16	77.49	36,792	.49	96.64	2,299	3,381
3,000-3,999	24	10	79.18	32,250	.72	95.74	3,225	1,353
4,000-4,999	38	6	80.20	25,850	.91	94.89	4,308	1,609
5,000-5,999	29	19	83.41	96,469	1.60	94.17	5,077	2,729
6,000-6,999	36	5	84.26	30,250	1.82	93.51	6,050	584
7,000-7,999	30	3	84.77	22,500	1.98	92.85	7,500	2,145
8,000-8,999	23	2	85.10	16,115	2.09	92.22	8,057	5,706
9,000-9,999	57	2	85.44	18,500	2.23	91.60	9,250	6,465
10,000-19,999	39	20	88.83	279,217	4.23	86.30	13,960	5,511
20,000-29,999	38	15	91.37	356,750	6.79	82.23	23,783	8,764
30,000-39,999	38	8	92.72	260,833	8.66	79.00	32,604	5,465
40,000-49,999	73	5	93.57	200,000	10.09	76.27	40,000	7,432
50,000-59,999	34	9	95.09	461,000	13.40	74.12	51,222	9,785
60,000-69,999	5	1	95.26	60,000	13.83	72.11	60,000	
70,000-79,999	32	5	96.10	364,911	16.44	70.35	72,982	6,037
80,000-89,999	54	3	96.61	247,500	18.22	68.86	82,500	11,110
100,000-199,999	33	6	97.63	774,645	23.77	56.14	129,107	13,009
200,000-299,999	38	5	98.47	1,303,775	33.12	47.51	260,755	16,180
300,000-399,999	66	4	99.15	1,326,357	42.63	43.02	331,589	12,641
500,000-999,999	126	3	99.66	2,000,000	56.97	28.68	666,666	8,376
1,000,000-1,999,999	28	1	99.83	1,000,000	64.14	28.68	1,000,000	
5,000,000-5,999,999	46	1	100.00	5,000,000	100.00	*	5,000,000	
TOTAL	26	591	.00	13,946,290	.00	.00	23,597	2,227

Total Paid Only

193

Average on Paid Only

\$72,261

09/15/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1984
ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	32	923	63.78		.00	100.00		1,562
1-999	26	58	67.79	24,077	.08	98.32	415	1,087
1,000-1,999	28	49	71.18	68,694	.31	96.82	1,401	2,413
2,000-2,999	58	33	73.46	78,256	.58	95.46	2,371	2,551
3,000-3,999	23	31	75.60	101,825	.93	94.22	3,284	1,239
4,000-4,999	33	17	76.77	70,984	1.17	93.06	4,175	2,724
5,000-5,999	46	22	78.29	111,908	1.56	91.98	5,086	3,925
6,000-6,999	42	10	78.99	62,313	1.77	90.93	6,231	4,913
7,000-7,999	42	17	80.16	126,250	2.20	89.92	7,426	4,853
8,000-8,999	36	6	80.58	50,000	2.38	88.95	8,333	912
9,000-9,999	35	6	80.99	54,750	2.56	88.00	9,125	2,433
10,000-19,999	41	65	85.48	844,278	5.46	80.14	12,988	3,826
20,000-29,999	42	39	88.18	890,918	8.51	73.89	22,844	7,849
30,000-39,999	42	28	90.11	943,428	11.75	68.64	33,693	7,570
40,000-49,999	36	22	91.63	950,033	15.00	64.25	43,183	7,635
50,000-59,999	56	18	92.88	912,739	18.13	60.67	50,707	9,405
60,000-69,999	35	9	93.50	568,050	20.08	57.36	63,116	13,338
70,000-79,999	48	9	94.12	670,546	22.38	54.30	74,505	9,123
80,000-89,999	41	7	94.60	584,819	24.38	51.54	83,545	7,349
90,000-99,999	45	8	95.16	741,666	26.92	49.07	92,708	13,310
100,000-199,999	50	33	97.44	4,680,460	42.97	31.65	141,832	10,139
200,000-299,999	45	15	98.47	3,531,315	55.07	22.29	235,421	14,582
300,000-399,999	68	5	98.82	1,560,000	60.42	16.26	312,000	12,046
400,000-499,999	35	5	99.17	2,255,000	68.15	11.27	451,000	10,591
500,000-999,999	55	10	99.86	7,288,778	93.14	.00	728,877	29,901
1,000,000-1,999,999	56	2	100.00	2,000,000	100.00	.00	1,000,000	39,836
TOTAL	35	1,447	.00	29,171,087	.00	.00	20,159	3,137

Total Paid Only

524

Average on Paid Only

\$55,670

09/15/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1984
PHYSICIANS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	#	529	65.63		.00	100.00		1,942
1-999	47	11	66.99	5,281	.03	98.42	480	2,518
1,000-1,999	34	19	69.35	27,267	.18	96.93	1,435	3,538
2,000-2,999	51	13	70.96	31,160	.37	95.54	2,396	3,714
3,000-3,999	23	13	72.58	42,591	.61	94.23	3,276	1,438
4,000-4,999	37	12	74.06	49,684	.90	93.01	4,140	3,604
5,000-5,999	46	11	75.43	55,000	1.22	91.86	5,000	4,317
6,000-6,999	60	3	75.80	18,500	1.33	90.72	6,166	4,166
7,000-7,999	38	10	77.04	74,000	1.76	89.62	7,400	6,504
8,000-8,999	35	3	77.41	25,000	1.91	88.55	8,333	1,732
9,000-9,999	36	3	77.79	27,500	2.07	87.51	9,166	1,349
10,000-19,999	47	41	82.87	512,002	5.05	78.89	12,487	4,728
20,000-29,999	49	24	85.85	535,868	8.16	71.93	22,327	8,672
30,000-39,999	45	17	87.96	578,178	11.53	65.89	34,010	7,088
40,000-49,999	43	14	89.70	597,000	15.00	60.84	42,642	10,680
50,000-59,999	58	16	91.68	812,739	19.73	56.87	50,796	9,837
60,000-69,999	37	5	92.30	313,750	21.56	53.18	62,750	9,204
70,000-79,999	54	5	92.92	382,046	23.78	49.68	76,409	5,358
80,000-89,999	41	7	93.79	584,819	27.18	46.62	83,545	7,349
90,000-99,999	44	6	94.54	555,000	30.41	43.98	92,500	13,549
100,000-199,999	52	21	97.14	3,097,734	48.44	24.79	147,511	10,506
200,000-299,999	39	10	98.38	2,335,013	62.02	15.27	233,501	7,336
300,000-399,999	49	3	98.75	910,000	67.32	9.40	303,333	10,752
400,000-499,999	33	4	99.25	1,855,000	78.11	4.42	463,750	9,420
500,000-999,999	60	6	100.00	3,760,777	100.00	.00	626,796	31,512
TOTAL	43	806	.00	17,185,909	.00	.00	21,322	3,666

Total Paid Only

277

Average on Paid Only

\$62,043

09/15/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1984
HOSPITALS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	19	347	67.77		.00	100.00		1,103
1-999	30	25	72.65	10,098	.09	98.65	403	1,036
1,000-1,999	27	19	76.36	26,424	.32	97.49	1,390	2,382
2,000-2,999	75	13	78.90	31,246	.60	96.47	2,403	2,438
3,000-3,999	28	9	80.66	28,745	.86	95.57	3,193	1,666
4,000-4,999	23	4	81.44	17,300	1.02	94.70	4,325	762
5,000-5,999	52	8	83.00	40,500	1.38	93.92	5,062	4,143
6,000-6,999	38	6	84.17	37,813	1.72	93.17	6,302	6,052
7,000-7,999	61	5	85.15	37,750	2.06	92.47	7,550	3,494
10,000-19,999	27	15	88.08	214,776	3.99	85.03	14,318	2,760
20,000-29,999	30	10	90.03	229,500	6.05	80.18	22,950	8,394
30,000-39,999	37	9	91.79	297,500	8.73	76.16	33,055	6,718
40,000-49,999	25	8	93.35	353,033	11.90	72.81	44,129	2,306
50,000-59,999	43	1	93.55	50,000	12.35	69.84	50,000	6,520
60,000-69,999	40	3	94.14	194,300	14.10	67.02	64,766	23,145
70,000-79,999	49	3	94.72	213,500	16.02	64.56	71,166	16,690
90,000-99,999	50	2	95.11	186,666	17.69	59.83	93,333	12,591
100,000-199,999	46	12	97.46	1,582,726	31.92	44.70	131,893	9,497
200,000-299,999	65	4	98.24	996,302	40.87	34.85	249,075	34,689
300,000-399,999	98	2	98.63	650,000	46.72	28.11	325,000	13,986
400,000-499,999	46	1	98.82	400,000	50.31	22.72	400,000	15,279
500,000-999,999	47	.4	99.60	3,528,001	82.02	.00	882,000	27,483
1,000,000-1,999,999	56	.2	100.00	2,000,000	100.00	.00	1,000,000	39,836
TOTAL	26	512	.00	11,126,180	.00	.00	21,730	2,796

Total Paid Only

165

Average on Paid Only

\$67,431

TABLE II

Claim Count and Loss Charts

We have in what follows a summary of a few of the significant variables found in Table I here presented as a longitudinal study across the six years from 1981 to 1986 in detail. The block graphs show data for each year for the Physicians' Claims, Hospital Claims and All Claims. The category "All" includes dentists, nurses and other professionals so that "All" is always greater than the sum of Physicians and Hospitals which are the largest two subcomponents.

The order of the block graphs is first one of total claims count, including those Closed Without Payment (CWP) and then the claims count, excluding the "CWP's." We then develop the average loss including the "CWP's" and again excluding the "CWP's."

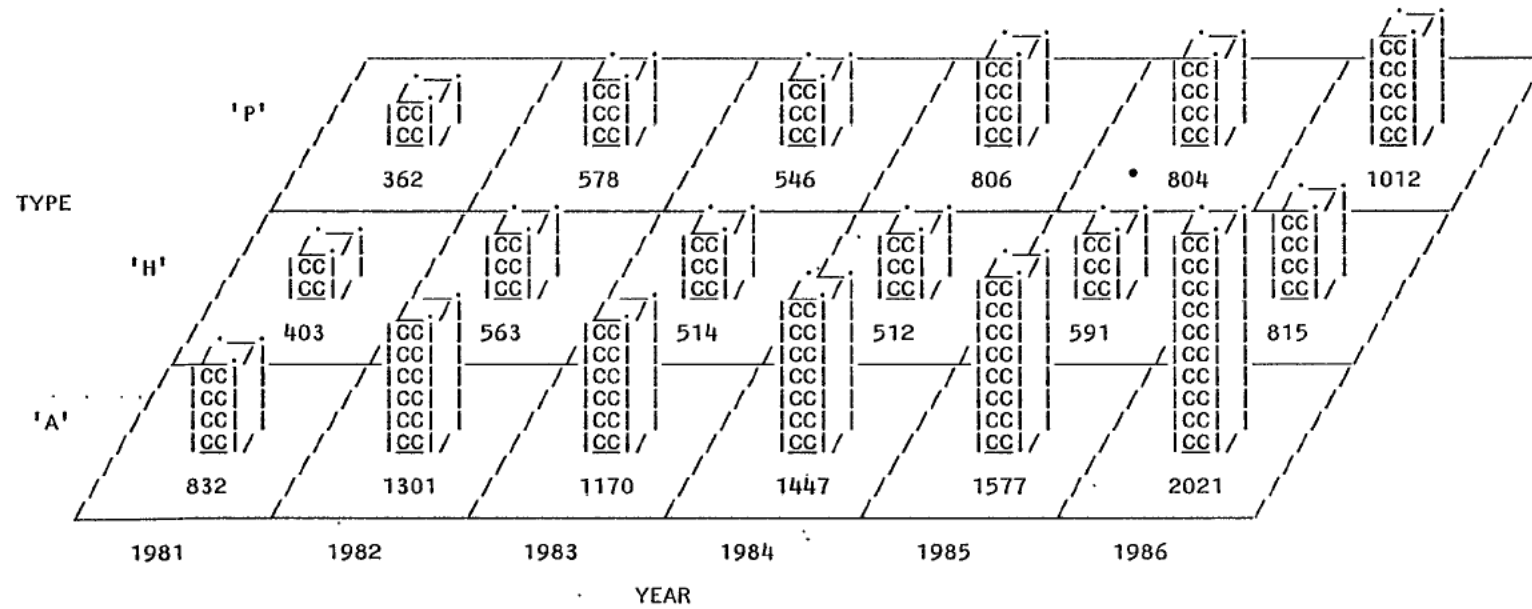
Lastly, we show the total indemnity paid as based upon the closed claim reports submitted to us by cooperating insurers..

In the table the following applies:

- 'A' represents All Claims
- 'H' represents Hospital only claims
- 'P' represents Physicians only claims

CLAIM COUNTS BY YEAR BY BUSINESS TYPE
BLOCK CHART OF ALCOUNT

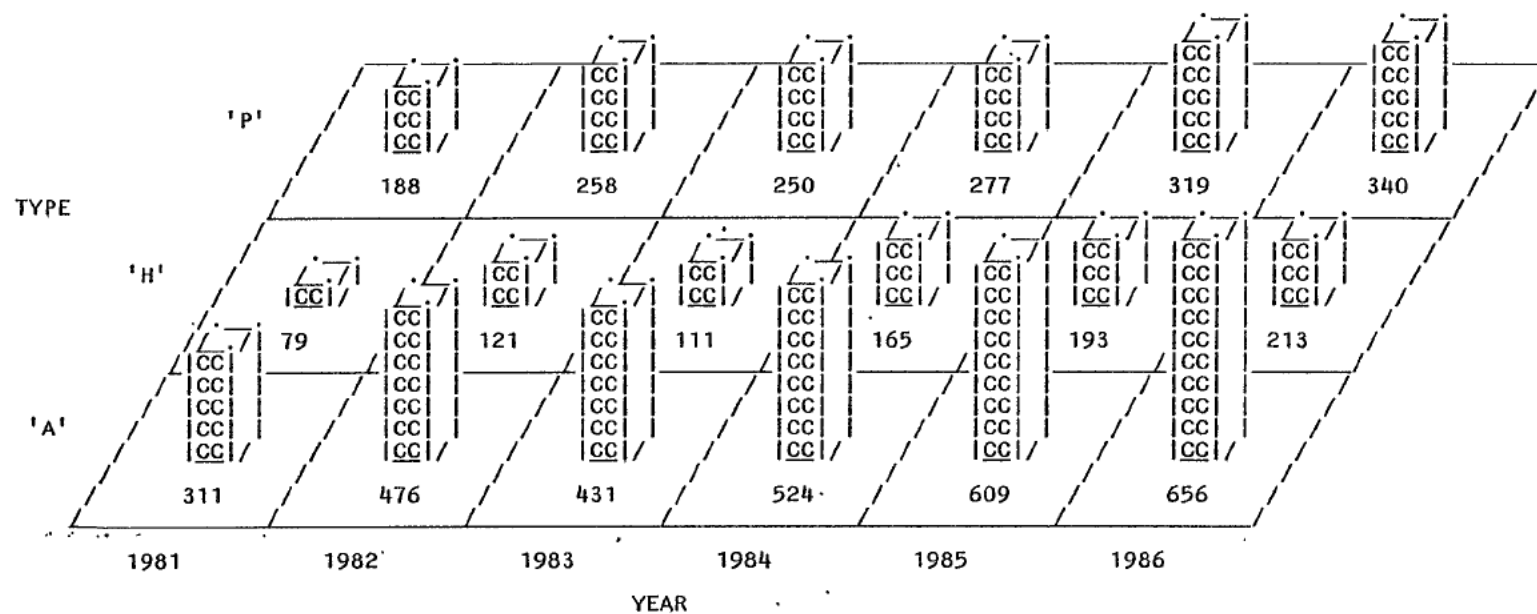
NOVEMBER 24, 1987



PAID CLAIM COUNTS BY YEAR AND TYPE

NOVEMBER 24, 1987

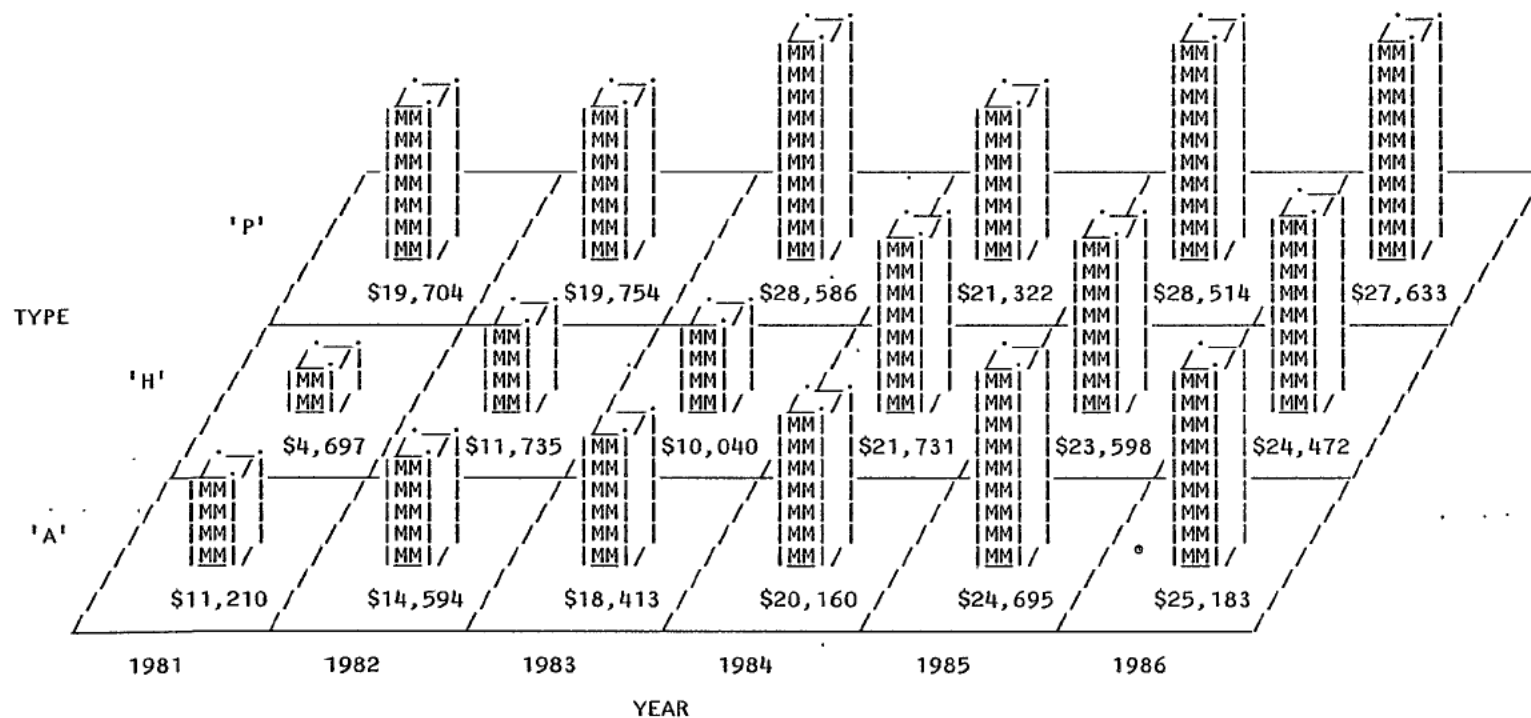
BLOCK CHART OF PDCOUNT



MEAN LOSSES BY YEAR FOR ALL CLAIMS

NOVEMBER 24, 1987

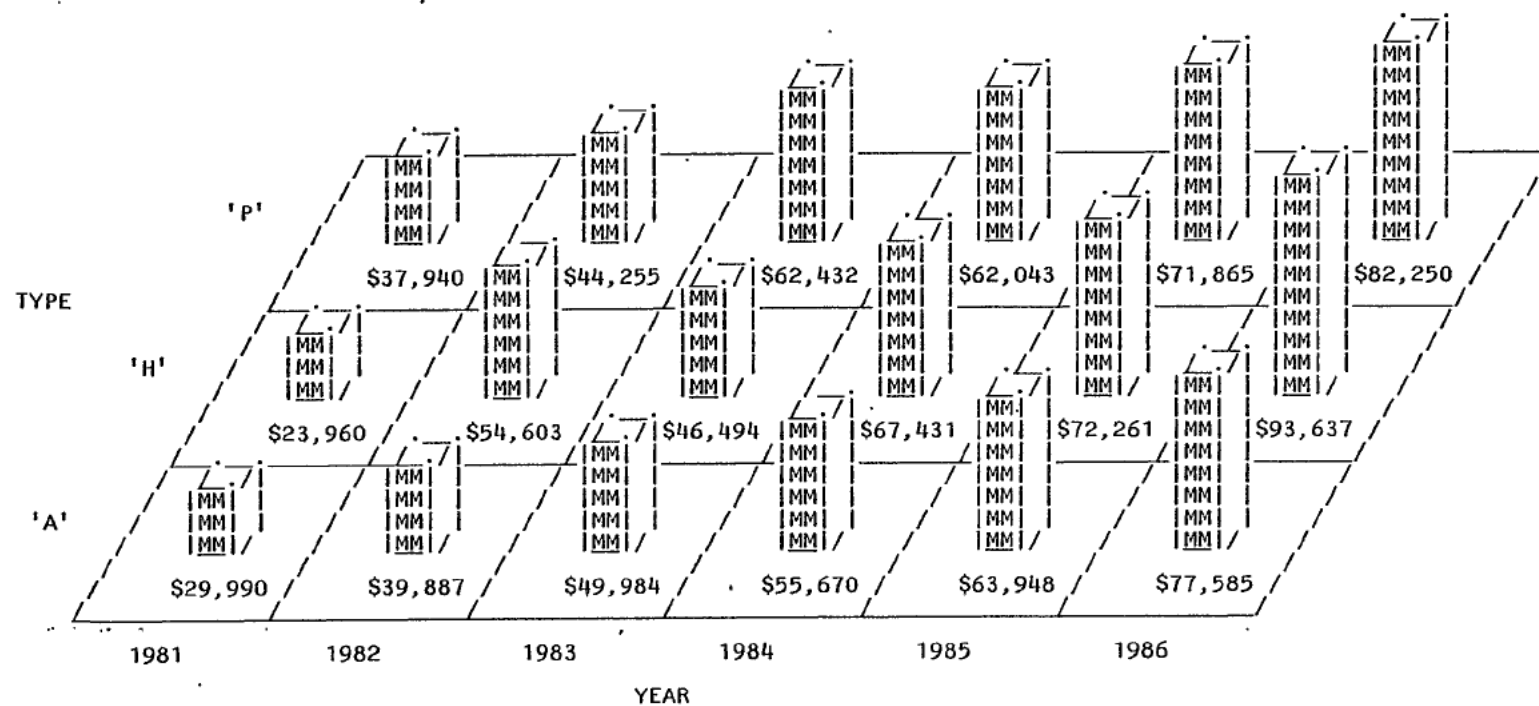
BLOCK CHART OF MEAN



MEAN LOSSES BY YEAR FOR PAID CLAIMS ONLY

NOVEMBER 24, 1987

BLOCK CHART OF PDMEAN



TOTAL LOSSES BY YEAR
BLOCK CHART OF LOSSES

NOVEMBER 24, 1987

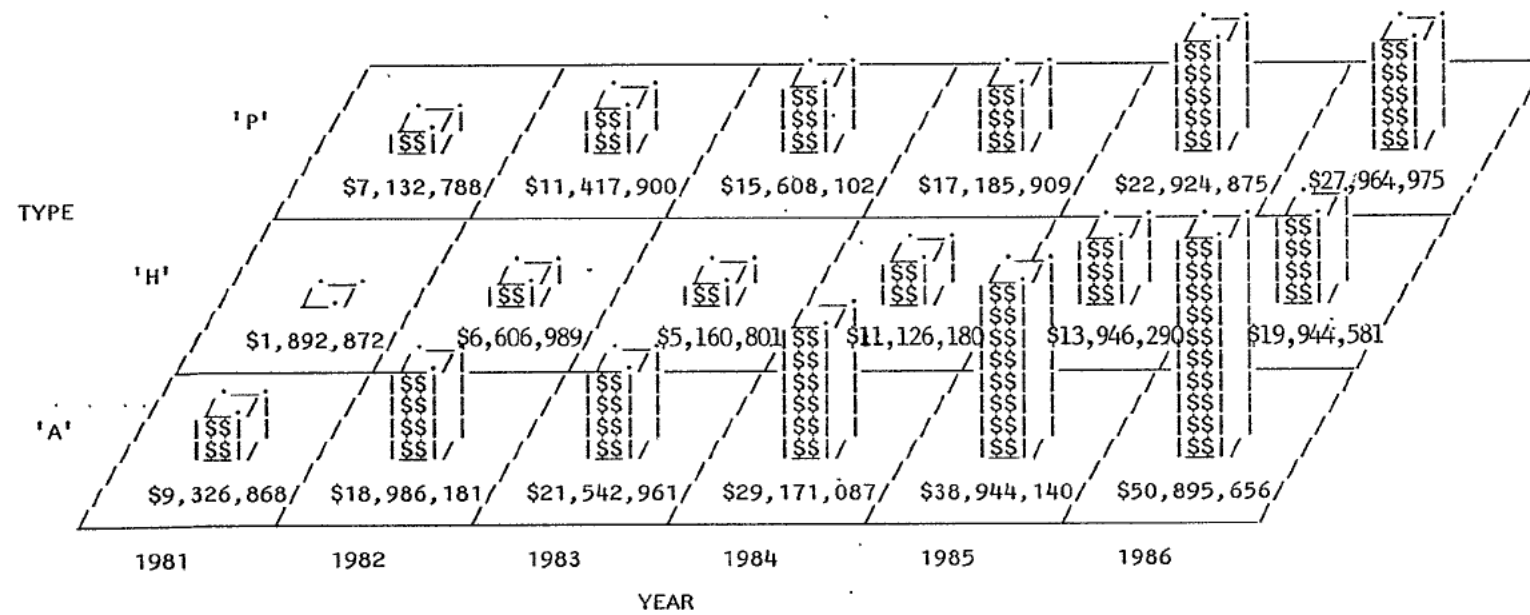


TABLE III

Time Summary from Incident to Report
(Amounts Limited to \$100,000)

Table III is primarily a time study as are Tables IV, V and VI. Since all of these tables look quite similar, but represent different aspects of the same issue of time relationships, we shall list how they differ here.

Number	Limited to \$100 K?	Time to Report or Closure?
Table III	Yes	Report
Table IV	No	Report
Table V	Yes	Closure
Table VI	No	Closure

Note that each table is followed immediately by a corresponding table expressed as percentages of the total instead of as counts. As an example, we shall look at all claims for 1986 summarizing the time from the date of incident to the date of first report to the relevant insurer.

We see that 735 of the incidents were reported within six months of the incident that caused the claim. Of these 735, only 209 were finally paid in 1986, although all were closed by definition. The total indemnity for the 735 reported, or 209 paid was \$6,508,901 (which in terms of paid only is an average loss of \$31,143.07). The allocated claim expense paid is the amount of loss adjustment expense paid to close the claim specifically. By specifically, we mean an actual amount tied to the claim and not a factor amount averaged out for all claims.

When we look at the same table in cumulative percentage format, we can see that 95% of the paid incidents were reported in three and one half years (42 months), but only 91% of the losses were in by then. This shows again that the larger losses take longer to be reported.

The limitation that if losses exceed \$100,000 they are set at \$100,000 is a statistical device intended to normalize a positive skewed distribution, which is probably due to the heavy effect of large (slow) claims. The result of this statistical device is to see how the claims would function as a normal distribution.

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	735	209	6,508,901	1,936,795
007-012	236	100	2,955,351	951,098
013-018	187	74	2,372,195	994,755
019-024	444	147	6,255,133	3,068,626
025-030	242	60	2,206,238	923,681
031-036	48	13	357,240	178,175
037-042	33	11	715,000	136,424
043-048	15	6	185,000	75,091
049-054	18	9	643,500	97,941
055-060	7	1	40,000	10,412
061-066	12	5	92,350	100,249
067-072	4	2	111,250	827
073-078	2	2	35,000	19,337
079-084	4	2	17,000	3,109
091-096	1	1	15,000	26,890
097-102	3	1	3,500	
103-108	2	1	100,000	2,030
115-120	3	1	15,000	13,645
121-180	20	9	571,501	146,579
181-240	3	1	100,000	22,274
OVER 240	1			
TOTAL	2,020	655	23,299,159	8,707,938

Cumulative Percentages

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	36%	31%	27%	22%
007-012	48%	47%	40%	33%
013-018	57%	58%	50%	44%
019-024	79%	80%	77%	79%
025-030	91%	90%	87%	90%
031-036	93%	92%	88%	92%
037-042	95%	93%	91%	94%
043-048	96%	94%	92%	94%
049-054	96%	96%	95%	96%
055-060	97%	96%	95%	96%
061-066	97%	96%	95%	97%
067-072	98%	97%	96%	97%
073-078	98%	97%	96%	97%
079-084	98%	97%	96%	97%
091-096	98%	98%	96%	97%
097-102	98%	98%	96%	97%
103-108	98%	98%	97%	97%
115-120	98%	98%	97%	98%
121-180	99%	99%	99%	99%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	188	72	2,959,677	794,752
007-012	119	52	1,882,053	638,354
013-018	113	49	1,792,826	571,157
019-024	295	87	4,429,103	1,726,244
025-030	188	42	1,985,844	730,523
031-036	30	8	220,250	62,963
037-042	22	8	560,000	126,088
043-048	9	3	72,500	66,053
049-054	12	6	462,500	60,021
055-060	1			
061-066	6	2	52,100	80,133
067-072	1	1	100,000	37
073-078	1	1	15,000	16,269
079-084	2			2,276
097-102	2			
103-108	2	1	100,000	2,030
115-120	3	1	15,000	13,645
121-180	15	6	271,501	80,023
181-240	2	1	100,000	22,274
OVER 240	1			
TOTAL	1,012	340	15,018,354	4,992,842

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	18%	21%	19%	15%
007-012	30%	36%	32%	28%
013-018	41%	50%	44%	40%
019-024	70%	76%	73%	74%
025-030	89%	88%	86%	89%
031-036	92%	91%	88%	90%
037-042	94%	93%	92%	93%
043-048	95%	94%	92%	94%
049-054	96%	96%	95%	95%
055-060	96%	96%	95%	95%
061-066	97%	96%	95%	97%
067-072	97%	97%	96%	97%
073-078	97%	97%	96%	97%
079-084	97%	97%	96%	97%
097-102	97%	97%	96%	97%
103-108	97%	97%	97%	97%
115-120	98%	97%	97%	97%
121-180	99%	99%	99%	99%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	473	101	2,900,649	1,020,077
007-012	90	28	875,061	261,200
013-018	54	18	465,250	327,312
019-024	119	42	1,309,774	1,240,884
025-030	42	11	37,394	168,072
031-036	10	3	81,490	82,781
037-042	6	2	145,000	7,677
043-048	3	1	25,000	2,331
049-054	4	2	180,000	37,920
055-060	5	1	40,000	10,412
061-066	2			16,200
067-072	2			
091-096	1	1	15,000	26,890
121-180	4	3	300,000	61,892
TOTAL	815	213	6,374,618	3,263,648

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	58%	47%	45%	31%
007-012	69%	60%	59%	39%
013-018	75%	69%	66%	49%
019-024	90%	88%	87%	87%
025-030	95%	93%	87%	92%
031-036	96%	95%	88%	94%
037-042	97%	96%	91%	95%
043-048	97%	96%	91%	95%
049-054	98%	97%	94%	96%
055-060	98%	98%	95%	96%
061-066	99%	98%	95%	97%
067-072	99%	98%	95%	97%
091-096	99%	98%	95%	98%
121-180	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	579	192	4,286,376	1,048,066
007-012	257	115	4,107,544	1,204,827
013-018	143	56	1,391,379	654,845
019-024	308	126	5,832,706	1,736,644
025-030	167	65	2,213,480	659,467
031-036	37	16	638,672	80,127
037-042	21	4	191,800	85,083
043-048	6			2,647
049-054	8	6	525,000	27,130
055-060	7			19,881
061-066	4	1	4,000	5,823
067-072	3	2	100,500	8,464
073-078	4	3	44,250	9,913
079-084	4	3	155,154	19,896
085-090	6	3	117,000	14,344
091-096	5	4	117,500	11,425
097-102	4	4	202,000	19,528
103-108	1	1	100,000	4,635
115-120	5	3	10,038	3,433
121-180	8	5	340,698	40,058
TOTAL	1,577	609	20,378,097	5,656,236

Cumulative Percentages

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	36%	31%	21%	18%
007-012	53%	50%	41%	39%
013-018	62%	59%	48%	51%
019-024	81%	80%	76%	82%
025-030	92%	90%	87%	93%
031-036	94%	93%	90%	95%
037-042	95%	94%	91%	96%
043-048	96%	94%	91%	96%
049-054	96%	95%	94%	97%
055-060	97%	95%	94%	97%
061-066	97%	95%	94%	97%
067-072	97%	95%	94%	97%
073-078	97%	96%	94%	97%
079-084	98%	96%	95%	98%
085-090	98%	97%	96%	98%
091-096	98%	97%	96%	98%
097-102	99%	98%	97%	99%
103-108	99%	98%	98%	99%
115-120	99%	99%	98%	99%
121-180	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	148	58	2,054,208	547,965
007-012	145	60	2,890,479	789,812
013-018	80	23	1,020,300	479,688
019-024	225	91	4,843,623	1,376,024
025-030	123	47	1,717,330	470,731
031-036	26	11	587,422	65,921
037-042	12	2	190,000	69,056
043-048	6			2,647
049-054	7	6	525,000	27,130
055-060	4			16,303
061-066	2	1	4,000	337
067-072	1	1	100,000	7,872
073-078	4	3	44,250	9,913
079-084	3	3	155,154	19,896
085-090	5	3	117,000	14,344
091-096	5	4	117,500	11,425
097-102	2	2	200,000	15,062
103-108	1	1	100,000	4,635
115-120	4	3	10,038	3,433
121-180	1			2,672
TOTAL	804	319	14,676,304	3,934,866

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	18%	18%	13%	13%
007-012	36%	36%	33%	33%
013-018	46%	44%	40%	46%
019-024	74%	72%	73%	81%
025-030	89%	87%	85%	93%
031-036	92%	90%	89%	94%
037-042	94%	91%	90%	96%
043-048	95%	91%	90%	96%
049-054	96%	93%	94%	97%
055-060	96%	93%	94%	97%
061-066	96%	93%	94%	97%
067-072	96%	94%	94%	97%
073-078	97%	94%	95%	98%
079-084	97%	95%	96%	98%
085-090	98%	96%	97%	99%
091-096	99%	98%	97%	99%
097-102	99%	98%	99%	99%
103-108	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	348	94	2,029,832	421,765
007-012	86	38	866,176	249,339
013-018	38	17	280,455	116,554
019-024	64	26	780,500	325,105
025-030	28	9	198,800	129,745
031-036	9	3	43,750	13,274
037-042	3			9,539
055-060	3			3,578
061-066	2			5,486
067-072	1			
085-090	1			
097-102	2	2	2,000	4,466
121-180	6	4	340,000	37,386
TOTAL	591	193	4,541,513	1,316,237

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	58%	48%	44%	32%
007-012	73%	68%	63%	50%
013-018	79%	77%	69%	59%
019-024	90%	90%	87%	84%
025-030	95%	95%	91%	94%
031-036	96%	96%	92%	95%
037-042	97%	96%	92%	96%
055-060	97%	96%	92%	96%
061-066	98%	96%	92%	96%
067-072	98%	96%	92%	96%
085-090	98%	96%	92%	96%
097-102	98%	97%	92%	97%
121-180	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1984
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	626	201	5,144,275	1,206,279
007-012	206	82	2,014,985	533,500
013-018	142	62	2,276,561	659,330
019-024	233	98	2,671,398	1,106,150
025-030	124	36	1,366,500	520,251
031-036	31	11	330,275	147,551
037-042	24	10	79,100	46,372
043-048	7	6	315,100	52,777
049-054	10	2	85,000	16,450
055-060	7	4	335,000	181,385
061-066	3	2	35,000	1,765
067-072	3			15,400
073-078	2			7,500
079-084	5	3	49,327	28,216
085-090	4			1,404
091-096	3	2	8,250	408
097-102	3			79
103-108	5	3	139,796	14,454
121-180	3			
181-240	1	1	2,467	
OVER 240	1	1	2,500	
TOTAL	1,443	524	14,855,534	4,539,271

Cumulative Percentages

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	43%	38%	34%	26%
007-012	57%	54%	48%	38%
013-018	67%	65%	63%	52%
019-024	83%	84%	81%	77%
025-030	92%	91%	90%	88%
031-036	94%	93%	92%	91%
037-042	96%	95%	93%	92%
043-048	96%	96%	95%	94%
049-054	97%	96%	96%	94%
055-060	97%	97%	98%	98%
061-066	97%	98%	98%	98%
067-072	98%	98%	98%	98%
073-078	98%	98%	98%	99%
079-084	98%	98%	98%	99%
085-090	98%	98%	98%	99%
091-096	99%	99%	99%	99%
097-102	99%	99%	99%	99%
103-108	99%	99%	99%	100%
121-180	99%	99%	99%	100%
181-240	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1984
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	248	78	2,926,643	760,541
007-012	117	39	1,207,800	272,955
013-018	100	40	1,495,461	435,462
019-024	161	65	1,998,491	801,431
025-030	95	26	1,067,500	358,044
031-036	25	8	225,900	121,949
037-042	17	6	63,500	29,473
043-048	4	3	207,000	37,762
049-054	9	1	75,000	15,779
055-060	3	2	135,000	60,379
061-066	2	2	35,000	1,765
067-072	3			15,400
073-078	1			7,500
079-084	2	2	41,827	19,373
085-090	4			1,404
091-096	2	1	6,000	
097-102	3			79
103-108	5	3	139,796	14,454
121-180	1			
181-240	1	1	2,467	
TOTAL	803	277	9,627,385	2,953,750

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	30%	28%	30%	25%
007-012	45%	42%	42%	34%
013-018	57%	56%	58%	49%
019-024	77%	80%	79%	76%
025-030	89%	89%	90%	88%
031-036	92%	92%	92%	93%
037-042	95%	94%	93%	94%
043-048	95%	95%	95%	95%
049-054	96%	96%	96%	95%
055-060	97%	96%	97%	97%
061-066	97%	97%	98%	98%
067-072	97%	97%	98%	98%
073-078	97%	97%	98%	98%
079-084	98%	98%	98%	99%
085-090	98%	98%	98%	99%
091-096	98%	98%	98%	99%
097-102	99%	98%	98%	99%
103-108	99%	99%	99%	100%
121-180	99%	99%	99%	100%
181-240	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1984
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	310	80	1,770,691	402,290
007-012	71	29	611,143	200,537
013-018	33	18	760,150	216,785
019-024	60	25	640,167	293,216
025-030	18	5	273,500	139,915
031-036	5	2	102,500	23,664
037-042	3	1	1,000	16,007
043-048	1	1	100,000	14,741
055-060	4	2	200,000	121,006
061-066	1			
073-078	1			
079-084	1	1	7,500	3,800
121-180	2			
OVER 240	1	1	2,500	
TOTAL	511	165	4,469,151	1,431,961

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	60%	48%	39%	28%
007-012	74%	66%	53%	42%
013-018	81%	76%	70%	57%
019-024	92%	92%	84%	77%
025-030	96%	95%	90%	87%
031-036	97%	96%	93%	89%
037-042	97%	96%	93%	90%
043-048	98%	97%	95%	91%
055-060	98%	98%	99%	99%
061-066	99%	98%	99%	99%
073-078	99%	98%	99%	99%
079-084	99%	99%	99%	100%
121-180	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

TABLE IV

Time Summary from Incident to Report
(No Limits on Amounts)

These tables are identical to those preceding, except that the device of using a limit is ended so that we can see the full effect of all the claims at full value.

We see in the first example that 95% of the paid incidents were reported in 42 months as before, but that the total indemnity has increased from \$23,299,159 to \$50,895,656 due to dropping the limit of \$100,000.

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	735	209	16,552,371	1,936,795
007-012	236	100	4,784,733	951,098
013-018	187	74	3,974,225	994,755
019-024	444	147	15,148,286	3,068,626
025-030	242	60	5,778,269	923,681
031-036	48	13	457,240	178,175
037-042	33	11	1,265,359	136,424
043-048	15	6	185,000	75,091
049-054	18	9	1,094,500	97,941
055-060	7	1	40,000	10,412
061-066	12	5	92,350	100,249
067-072	4	2	211,250	827
073-078	2	2	35,000	19,337
079-084	4	2	17,000	3,109
091-096	1	1	15,000	26,890
097-102	3	1	3,500	
103-108	2	1	100,000	2,030
115-120	3	1	15,000	13,645
121-180	20	9	992,823	146,579
181-240	3	1	133,750	22,274
OVER 240	1			
TOTAL	2,020	655	50,895,656	8,707,938

Cumulative Percentages

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	36%	31%	32%	22%
007-012	48%	47%	41%	33%
013-018	57%	58%	49%	44%
019-024	79%	80%	79%	79%
025-030	91%	90%	90%	90%
031-036	93%	92%	91%	92%
037-042	95%	93%	94%	94%
043-048	96%	94%	94%	94%
049-054	96%	96%	96%	96%
055-060	97%	96%	96%	96%
061-066	97%	96%	97%	97%
067-072	98%	97%	97%	97%
073-078	98%	97%	97%	97%
079-084	98%	97%	97%	97%
091-096	98%	98%	97%	97%
097-102	98%	98%	97%	97%
103-108	98%	98%	97%	97%
115-120	98%	98%	97%	98%
121-180	99%	99%	99%	99%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	188	72	7,028,635	794,752
007-012	119	52	3,141,435	638,354
013-018	113	49	2,387,826	571,157
019-024	295	87	6,976,603	1,726,244
025-030	188	42	5,532,875	730,523
031-036	30	8	320,250	62,963
037-042	22	8	860,000	126,088
043-048	9	3	72,500	66,053
049-054	12	6	857,500	60,021
055-060	1			
061-066	6	2	52,100	80,133
067-072	1	1	200,000	37
073-078	1	1	15,000	16,269
079-084	2			2,276
097-102	2			
103-108	2	1	100,000	2,030
115-120	3	1	15,000	13,645
121-180	15	6	271,501	80,023
181-240	2	1	133,750	22,274
OVER 240	1			
TOTAL	1,012	340	27,964,975	4,992,842

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	18%	21%	25%	15%
007-012	30%	36%	36%	28%
013-018	41%	50%	44%	40%
019-024	70%	76%	69%	74%
025-030	89%	88%	89%	89%
031-036	92%	91%	90%	90%
037-042	94%	93%	93%	93%
043-048	95%	94%	94%	94%
049-054	96%	96%	97%	95%
055-060	96%	96%	97%	95%
061-066	97%	96%	97%	97%
067-072	97%	97%	98%	97%
073-078	97%	97%	98%	97%
079-084	97%	97%	98%	97%
097-102	97%	97%	98%	97%
103-108	97%	97%	98%	97%
115-120	98%	97%	98%	97%
121-180	99%	99%	99%	99%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	473	101	8,029,161	1,020,077
007-012	90	28	1,410,061	261,200
013-018	54	18	1,432,250	327,312
019-024	119	42	7,521,544	1,240,884
025-030	42	11	37,394	168,072
031-036	10	3	81,490	82,781
037-042	6	2	395,359	7,677
043-048	3	1	25,000	2,331
049-054	4	2	236,000	37,920
055-060	5	1	40,000	10,412
061-066	2			16,200
067-072	2			
091-096	1	1	15,000	26,890
121-180	4	3	721,322	61,892
TOTAL	815	213	19,944,581	3,263,648

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	58%	47%	40%	31%
007-012	69%	60%	47%	39%
013-018	75%	69%	54%	49%
019-024	90%	88%	92%	87%
025-030	95%	93%	92%	92%
031-036	96%	95%	92%	94%
037-042	97%	96%	94%	95%
043-048	97%	96%	94%	95%
049-054	98%	97%	96%	96%
055-060	98%	98%	96%	96%
061-066	99%	98%	96%	97%
067-072	99%	98%	96%	97%
091-096	99%	98%	96%	98%
121-180	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	579	192	6,705,642	1,048,066
007-012	257	115	6,336,393	1,204,827
013-018	143	56	1,817,005	654,845
019-024	308	126	15,051,459	1,736,644
025-030	167	65	4,352,029	659,467
031-036	37	16	773,672	80,127
037-042	21	4	291,800	85,083
043-048	6			2,647
049-054	8	6	725,000	27,130
055-060	7			19,881
061-066	4	1	4,000	5,823
067-072	3	2	100,500	8,464
073-078	4	3	44,250	9,913
079-084	4	3	255,154	19,896
085-090	6	3	117,000	14,344
091-096	5	4	217,500	11,425
097-102	4	4	202,000	19,528
103-108	1	1	100,000	4,635
115-120	5	3	10,038	3,433
121-180	8	5	1,840,698	40,058
TOTAL	1,577	609	38,944,140	5,656,236

Cumulative Percentages

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	36%	31%	17%	18%
007-012	53%	50%	33%	39%
013-018	62%	59%	38%	51%
019-024	81%	80%	76%	82%
025-030	92%	90%	87%	93%
031-036	94%	93%	89%	95%
037-042	95%	94%	90%	96%
043-048	96%	94%	90%	96%
049-054	96%	95%	92%	97%
055-060	97%	95%	92%	97%
061-066	97%	95%	92%	97%
067-072	97%	95%	92%	97%
073-078	97%	96%	92%	97%
079-084	98%	96%	93%	98%
085-090	98%	97%	93%	98%
091-096	98%	97%	94%	98%
097-102	99%	98%	94%	99%
103-108	99%	98%	95%	99%
115-120	99%	99%	95%	99%
121-180	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	148	58	3,193,342	547,965
007-012	145	60	3,925,154	789,812
013-018	80	23	1,445,926	479,688
019-024	225	91	8,636,710	1,376,024
025-030	123	47	2,938,379	470,731
031-036	26	11	722,422	65,921
037-042	12	2	290,000	69,056
043-048	6			2,647
049-054	7	6	725,000	27,130
055-060	4			16,303
061-066	2	1	4,000	337
067-072	1	1	100,000	7,872
073-078	4	3	44,250	9,913
079-084	3	3	255,154	19,896
085-090	5	3	117,000	14,344
091-096	5	4	217,500	11,425
097-102	2	2	200,000	15,062
103-108	1	1	100,000	4,635
115-120	4	3	10,038	3,433
121-180	1			2,672
TOTAL	804	319	22,924,875	3,934,866

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	18%	18%	13%	13%
007-012	36%	36%	31%	33%
013-018	46%	44%	37%	46%
019-024	74%	72%	75%	81%
025-030	89%	87%	87%	93%
031-036	92%	90%	91%	94%
037-042	94%	91%	92%	96%
043-048	95%	91%	92%	96%
049-054	96%	93%	95%	97%
055-060	96%	93%	95%	97%
061-066	96%	93%	95%	97%
067-072	96%	94%	95%	97%
073-078	97%	94%	96%	98%
079-084	97%	95%	97%	98%
085-090	98%	96%	97%	99%
091-096	99%	98%	98%	99%
097-102	99%	98%	99%	99%
103-108	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	348	94	3,309,964	421,765
007-012	86	38	1,271,176	249,339
013-018	38	17	280,455	116,554
019-024	64	26	6,100,145	325,105
025-030	28	9	1,098,800	129,745
031-036	9	3	43,750	13,274
037-042	3			9,539
055-060	3			3,578
061-066	2			5,486
067-072	1			
085-090	1			
097-102	2	2	2,000	4,466
121-180	6	4	1,840,000	37,386
TOTAL	591	193	13,946,290	1,316,237

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	58%	48%	23%	32%
007-012	73%	68%	32%	50%
013-018	79%	77%	34%	59%
019-024	90%	90%	78%	84%
025-030	95%	95%	86%	94%
031-036	96%	96%	86%	95%
037-042	97%	96%	86%	96%
055-060	97%	96%	86%	96%
061-066	98%	96%	86%	96%
067-072	98%	96%	86%	96%
085-090	98%	96%	86%	96%
097-102	98%	97%	86%	97%
121-180	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1984
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	626	201	10,090,409	1,206,279
007-012	206	82	3,942,582	533,500
013-018	142	62	3,237,458	659,330
019-024	233	98	5,139,127	1,106,150
025-030	124	36	3,483,726	520,251
031-036	31	11	1,317,275	147,551
037-042	24	10	79,100	46,372
043-048	7	6	925,100	52,777
049-054	10	2	85,000	16,450
055-060	7	4	633,970	181,385
061-066	3	2	35,000	1,765
067-072	3			15,400
073-078	2			7,500
079-084	5	3	49,327	28,216
085-090	4			1,404
091-096	3	2	8,250	408
097-102	3			79
103-108	5	3	139,796	14,454
121-180	3			
181-240	1	1	2,467	
OVER 240	1	1	2,500	
TOTAL	1,443	524	29,171,087	4,539,271

Cumulative Percentages

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	43%	38%	34%	26%
007-012	57%	54%	48%	38%
013-018	67%	65%	59%	52%
019-024	83%	84%	76%	77%
025-030	92%	91%	88%	88%
031-036	94%	93%	93%	91%
037-042	96%	95%	93%	92%
043-048	96%	96%	96%	94%
049-054	97%	96%	97%	94%
055-060	97%	97%	99%	98%
061-066	97%	98%	99%	98%
067-072	98%	98%	99%	98%
073-078	98%	98%	99%	99%
079-084	98%	98%	99%	99%
085-090	98%	98%	99%	99%
091-096	99%	99%	99%	99%
097-102	99%	99%	99%	99%
103-108	99%	99%	99%	100%
121-180	99%	99%	99%	100%
181-240	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1984
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	248	78	6,134,777	760,541
007-012	117	39	1,842,064	272,955
013-018	100	40	1,871,358	435,462
019-024	161	65	4,311,494	801,431
025-030	95	26	1,384,726	358,044
031-036	25	8	325,900	121,949
037-042	17	6	63,500	29,473
043-048	4	3	817,000	37,762
049-054	9	1	75,000	15,779
055-060	3	2	135,000	60,379
061-066	2	2	35,000	1,765
067-072	3			15,400
073-078	1			7,500
079-084	2	2	41,827	19,373
085-090	4			1,404
091-096	2	1	6,000	
097-102	3			79
103-108	5	3	139,796	14,454
121-180	1			
181-240	1	1	2,467	
TOTAL	803	277	17,185,909	2,953,750

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	30%	28%	35%	25%
007-012	45%	42%	46%	34%
013-018	57%	56%	57%	49%
019-024	77%	80%	82%	76%
025-030	89%	89%	90%	88%
031-036	92%	92%	92%	93%
037-042	95%	94%	92%	94%
043-048	95%	95%	97%	95%
049-054	96%	96%	97%	95%
055-060	97%	96%	98%	97%
061-066	97%	97%	98%	98%
067-072	97%	97%	98%	98%
073-078	97%	97%	98%	98%
079-084	98%	98%	99%	99%
085-090	98%	98%	99%	99%
091-096	98%	98%	99%	99%
097-102	99%	98%	99%	99%
103-108	99%	99%	99%	100%
121-180	99%	99%	99%	100%
181-240	100%	100%	100%	100%

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1984
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	310	80	3,408,691	402,290
007-012	71	29	1,904,476	200,537
013-018	33	18	1,345,150	216,785
019-024	60	25	794,893	293,216
025-030	18	5	2,073,500	139,915
031-036	5	2	989,500	23,664
037-042	3	1	1,000	16,007
043-048	1	1	100,000	14,741
055-060	4	2	498,970	121,006
061-066	1			
073-078	1			
079-084	1	1	7,500	3,800
121-180	2			
OVER 240	1	1	2,500	
TOTAL	511	165	11,126,180	1,431,961

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	60%	48%	30%	28%
007-012	74%	66%	47%	42%
013-018	81%	76%	59%	57%
019-024	92%	92%	66%	77%
025-030	96%	95%	85%	87%
031-036	97%	96%	94%	89%
037-042	97%	96%	94%	90%
043-048	98%	97%	95%	91%
055-060	98%	98%	99%	99%
061-066	99%	98%	99%	99%
073-078	99%	98%	99%	99%
079-084	99%	99%	99%	100%
121-180	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

TABLE V

Time Summary from Incident to Closure
(Amounts Limited to \$100,000)

As in the prior tables, we have the time distribution presented here for the history of each claim from the date on which the event causing the loss occurred to the date on which the claim was fully resolved by the insurance company; i.e., the date of closure. This time lag represents the full life of the claim and is very significant as to the need for insurers to develop adequate loss reserves so that they can predict what the ultimate losses will be for risks generating a set premium at the beginning of the exposure period. This time lag is important both for the number of claims (frequency) and for the amount of loss (severity), remembering that generally the large losses take longer to mature and are harder to predict.

On this table claims are held to a maximum value of \$100,000 as a statistical cutoff device to moderate degree of skew.

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1986
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	178	48	562,654	5,493
007-012	299	61	1,091,539	138,192
013-018	137	40	776,831	103,475
019-024	124	48	1,097,520	155,735
025-030	156	41	951,102	237,779
031-036	136	47	2,038,372	502,981
037-042	166	55	2,062,535	897,579
043-048	154	72	2,767,201	1,159,216
049-054	163	68	3,624,562	1,260,874
055-060	137	47	2,304,484	930,470
061-066	131	44	2,203,313	834,112
067-072	76	27	1,112,705	670,776
073-078	32	10	216,690	496,941
079-084	37	16	754,850	303,404
085-090	21	5	217,000	330,786
091-096	10	1	100,000	115,940
097-102	13	7	241,300	136,080
103-108	5	1	100,000	55,915
109-114	6	1	100,000	41,431
115-120	3	2	40,000	47,085
121-180	22	9	554,000	156,002
181-240	13	5	382,501	127,672
OVER 240	1			
TOTAL	2,020	655	23,299,159	8,707,938

Cumulative Percentages

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	8%	7%	2%	%
007-012	23%	16%	7%	1%
013-018	30%	22%	10%	2%
019-024	36%	30%	15%	4%
025-030	44%	36%	19%	7%
031-036	50%	43%	27%	13%
037-042	59%	51%	36%	23%
043-048	66%	62%	48%	36%
049-054	74%	73%	64%	51%
055-060	81%	80%	74%	61%
061-066	88%	87%	83%	71%
067-072	91%	91%	88%	79%
073-078	93%	92%	89%	84%
079-084	95%	95%	92%	88%
085-090	96%	96%	93%	92%
091-096	96%	96%	93%	93%
097-102	97%	97%	94%	95%
103-108	97%	97%	95%	95%
109-114	98%	97%	95%	96%
115-120	98%	97%	95%	96%
121-180	99%	99%	98%	98%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1986
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	28	11	283,940	4,304
007-012	61	23	625,544	111,073
013-018	41	15	213,920	11,511
019-024	53	21	629,454	68,513
025-030	71	18	359,750	140,059
031-036	79	23	1,265,750	216,723
037-042	111	35	1,417,337	596,633
043-048	100	42	1,882,419	609,939
049-054	106	43	2,718,112	720,138
055-060	97	27	1,337,000	541,813
061-066	99	30	1,796,304	493,873
067-072	50	15	700,533	489,413
073-078	19	7	71,690	236,625
079-084	26	12	670,100	212,108
085-090	15	1	75,000	105,390
091-096	9	1	100,000	111,840
097-102	9	5	235,000	99,474
103-108	3			1,235
109-114	5	1	100,000	28,155
115-120	1			9,087
121-180	20	7	354,000	123,820
181-240	8	3	182,501	61,116
OVER 240	1			
TOTAL	1,012	340	15,018,354	4,992,842

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	3%	1%	%
007-012	8%	10%	6%	2%
013-018	12%	14%	7%	2%
019-024	18%	20%	11%	3%
025-030	25%	25%	14%	6%
031-036	32%	32%	22%	11%
037-042	43%	42%	31%	23%
043-048	53%	55%	44%	35%
049-054	64%	67%	62%	49%
055-060	73%	75%	71%	60%
061-066	83%	84%	83%	70%
067-072	88%	89%	88%	80%
073-078	90%	91%	88%	84%
079-084	92%	94%	93%	89%
085-090	94%	95%	93%	91%
091-096	95%	95%	94%	93%
097-102	96%	96%	95%	95%
103-108	96%	96%	95%	95%
109-114	97%	97%	96%	96%
115-120	97%	97%	96%	96%
121-180	99%	99%	98%	98%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1986
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	116	22	235,022	788
007-012	216	25	405,820	22,636
013-018	84	18	538,698	91,964
019-024	56	18	348,983	56,984
025-030	64	14	277,927	66,201
031-036	44	19	544,172	263,787
037-042	40	12	468,490	247,441
043-048	41	20	509,813	456,483
049-054	44	17	630,950	469,381
055-060	32	16	915,984	379,675
061-066	25	11	286,759	280,617
067-072	18	7	370,700	156,668
073-078	13	3	145,000	260,316
079-084	7	2	53,500	79,149
085-090	3	1	100,000	223,301
097-102	2	1	2,800	8,229
103-108	2	1	100,000	54,680
109-114	1			13,276
115-120	2	2	40,000	37,998
121-180	2	2	200,000	32,182
181-240	3	2	200,000	61,892
TOTAL	815	213	6,374,618	3,263,648

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	14%	10%	3%	%
007-012	40%	22%	10%	%
013-018	51%	30%	18%	3%
019-024	57%	38%	23%	5%
025-030	65%	45%	28%	7%
031-036	71%	54%	36%	15%
037-042	76%	60%	44%	22%
043-048	81%	69%	52%	36%
049-054	86%	77%	62%	51%
055-060	90%	84%	76%	62%
061-066	93%	90%	80%	71%
067-072	95%	93%	86%	76%
073-078	97%	94%	89%	84%
079-084	98%	95%	89%	86%
085-090	98%	96%	91%	93%
097-102	98%	96%	91%	93%
103-108	99%	97%	93%	95%
109-114	99%	97%	93%	95%
115-120	99%	98%	93%	97%
121-180	99%	99%	96%	98%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	146	51	396,120	6,158
007-012	203	49	574,903	35,562
013-018	131	47	722,141	78,323
019-024	115	39	1,212,514	192,167
025-030	127	40	1,267,065	234,018
031-036	109	39	1,003,381	435,453
037-042	146	60	2,286,696	649,658
043-048	121	61	2,753,205	718,081
049-054	103	52	2,407,489	689,914
055-060	109	47	1,883,674	715,382
061-066	78	33	1,404,600	458,364
067-072	43	17	947,117	456,438
073-078	36	17	576,080	237,796
079-084	29	14	771,472	250,412
085-090	13	5	274,500	156,108
091-096	16	5	272,750	92,993
097-102	4	2	121,500	37,792
103-108	12	8	377,500	47,831
109-114	6	5	110,154	17,072
115-120	2	1	100,000	7,630
121-180	26	15	765,236	130,728
181-240	2	2	150,000	8,356
TOTAL	1,577	609	20,378,097	5,656,236

Cumulative Percentages

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	9%	8%	1%	1%
007-012	22%	16%	4%	4%
013-018	30%	24%	8%	8%
019-024	37%	30%	14%	13%
025-030	45%	37%	20%	17%
031-036	52%	43%	25%	21%
037-042	61%	53%	36%	28%
043-048	69%	63%	50%	36%
049-054	76%	71%	61%	43%
055-060	83%	79%	71%	50%
061-066	88%	85%	78%	57%
067-072	90%	87%	82%	61%
073-078	93%	90%	85%	66%
079-084	94%	92%	89%	70%
085-090	95%	93%	90%	73%
091-096	96%	94%	92%	76%
097-102	96%	94%	92%	76%
103-108	97%	96%	94%	77%
109-114	98%	97%	95%	78%
115-120	98%	97%	95%	78%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	14	8	128,658	4,392
007-012	33	11	228,188	11,869
013-018	37	10	206,166	43,111
019-024	55	19	851,475	142,837
025-030	69	20	697,115	135,864
031-036	61	17	440,251	159,768
037-042	91	29	1,386,197	410,852
043-048	83	40	2,128,335	495,295
049-054	76	36	1,868,989	506,835
055-060	85	35	1,632,041	553,633
061-066	54	19	1,184,750	286,392
067-072	32	14	824,145	387,766
073-078	28	14	553,830	174,702
079-084	22	12	720,972	212,864
085-090	11	5	274,500	120,136
091-096	14	4	269,000	91,644
097-102	4	2	121,500	37,792
103-108	12	8	377,500	47,831
109-114	6	5	110,154	17,072
115-120	1	1	100,000	2,144
121-180	15	9	522,538	83,711
181-240	1	1	50,000	8,356
TOTAL	804	319	14,676,304	3,934,866

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	1%	2%	%	%
007-012	5%	5%	2%	%
013-018	10%	9%	3%	1%
019-024	17%	15%	9%	5%
025-030	25%	21%	14%	8%
031-036	33%	26%	17%	12%
037-042	44%	35%	26%	23%
043-048	55%	48%	41%	35%
049-054	64%	59%	54%	48%
055-060	75%	70%	65%	62%
061-066	81%	76%	73%	69%
067-072	85%	80%	78%	79%
073-078	89%	85%	82%	84%
079-084	92%	89%	87%	89%
085-090	93%	90%	89%	92%
091-096	95%	91%	91%	94%
097-102	95%	92%	92%	95%
103-108	97%	94%	94%	97%
109-114	97%	96%	95%	97%
115-120	98%	96%	96%	97%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	101	23	197,866	1,766
007-012	140	23	248,159	21,649
013-018	74	24	456,453	30,833
019-024	40	14	212,035	37,499
025-030	40	13	481,150	79,216
031-036	36	15	325,730	90,725
037-042	43	22	808,750	227,337
043-048	26	14	410,620	131,125
049-054	21	13	533,000	172,515
055-060	17	8	129,500	130,253
061-066	18	12	214,500	161,499
067-072	10	2	109,500	63,560
073-078	7	3	22,250	45,094
079-084	5	1	50,000	36,956
085-090	2			35,972
091-096	1			
115-120	1			5,486
121-180	8	5	242,000	44,752
181-240	1	1	100,000	
TOTAL	591	193	4,541,513	1,316,237

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	17%	11%	4%	1%
007-012	40%	23%	9%	1%
013-018	53%	36%	19%	4%
019-024	60%	43%	24%	6%
025-030	66%	50%	35%	12%
031-036	72%	58%	42%	19%
037-042	80%	69%	60%	37%
043-048	84%	76%	69%	47%
049-054	88%	83%	80%	60%
055-060	91%	87%	83%	70%
061-066	94%	93%	88%	82%
067-072	95%	94%	90%	87%
073-078	96%	96%	91%	90%
079-084	97%	96%	92%	93%
085-090	98%	96%	92%	96%
091-096	98%	96%	92%	96%
115-120	98%	96%	92%	96%
121-180	99%	99%	97%	100%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1984
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	152	42	226,880	4,867
007-012	194	50	590,122	10,499
013-018	121	32	570,081	51,761
019-024	112	47	1,109,258	136,644
025-030	143	46	1,663,154	246,938
031-036	134	60	1,870,254	451,442
037-042	118	39	1,273,710	540,072
043-048	119	61	2,419,075	642,287
049-054	66	33	1,087,289	437,932
055-060	70	23	732,779	546,871
061-066	34	12	277,500	164,449
067-072	50	19	750,050	328,836
073-078	40	15	698,250	300,199
079-084	21	10	430,750	206,675
085-090	13	4	151,327	118,517
091-096	18	12	179,892	113,169
097-102	11	6	358,400	129,961
103-108	4			17
109-114	4	4	212,046	27,677
115-120	4	2	76,000	25,145
121-180	17	5	173,750	56,463
181-240	1	1	2,467	
OVER 240	1	1	2,500	
TOTAL	1,447	524	14,855,534	4,540,421

Cumulative Percentages

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	10%	8%	1%	%
007-012	23%	17%	5%	%
013-018	32%	23%	9%	1%
019-024	40%	32%	16%	4%
025-030	49%	41%	27%	9%
031-036	59%	52%	40%	19%
037-042	67%	60%	49%	31%
043-048	75%	71%	65%	45%
049-054	80%	78%	72%	55%
055-060	84%	82%	77%	67%
061-066	87%	84%	79%	71%
067-072	90%	88%	84%	78%
073-078	93%	91%	89%	85%
079-084	94%	93%	92%	89%
085-090	95%	94%	93%	92%
091-096	97%	96%	94%	94%
097-102	97%	97%	96%	97%
103-108	98%	97%	96%	97%
109-114	98%	98%	98%	98%
115-120	98%	98%	98%	98%
121-180	99%	99%	99%	100%
181-240	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1984
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	23	10	131,723	4,281
007-012	39	10	183,575	4,234
013-018	49	12	142,050	14,808
019-024	68	24	723,893	82,985
025-030	99	30	1,312,041	167,361
031-036	92	34	1,331,334	299,822
037-042	88	22	722,310	314,210
043-048	85	37	1,438,750	384,323
049-054	50	26	914,039	323,413
055-060	44	10	278,955	320,295
061-066	31	11	247,500	152,110
067-072	37	12	605,000	208,418
073-078	33	11	462,250	247,382
079-084	15	7	325,250	92,496
085-090	12	4	151,327	113,474
091-096	9	5	154,725	50,254
097-102	8	3	150,900	83,672
103-108	3			17
109-114	3	3	207,046	27,677
115-120	4	2	76,000	25,145
121-180	13	3	66,250	38,523
181-240	1	1	2,467	
TOTAL	806	277	9,627,385	2,954,900

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	3%	1%	0%
007-012	7%	7%	3%	0%
013-018	13%	11%	4%	0%
019-024	22%	20%	12%	3%
025-030	34%	31%	25%	9%
031-036	45%	43%	39%	19%
037-042	56%	51%	47%	30%
043-048	67%	64%	62%	43%
049-054	73%	74%	71%	53%
055-060	79%	77%	74%	64%
061-066	82%	81%	77%	69%
067-072	87%	85%	83%	77%
073-078	91%	89%	88%	85%
079-084	93%	92%	91%	88%
085-090	94%	93%	93%	92%
091-096	96%	95%	94%	94%
097-102	97%	96%	96%	96%
103-108	97%	96%	96%	96%
109-114	97%	97%	98%	97%
115-120	98%	98%	99%	98%
121-180	99%	99%	99%	100%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1984
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	97	12	35,847	295
007-012	132	24	300,674	1,118
013-018	59	14	278,031	14,909
019-024	31	13	211,333	44,587
025-030	33	11	307,613	61,255
031-036	35	19	467,170	136,610
037-042	23	12	510,800	218,810
043-048	29	21	975,850	251,495
049-054	14	6	163,250	113,627
055-060	21	10	408,666	184,539
061-066	3	1	30,000	12,339
067-072	9	4	103,500	113,267
073-078	7	4	236,000	52,817
079-084	3	2	105,000	104,745
091-096	7	5	12,917	57,319
097-102	3	3	207,500	46,289
109-114	1	1	5,000	
121-180	4	2	107,500	17,940
OVER 240	1	1	2,500	
TOTAL	512	165	4,469,151	1,431,961

Cumulative Percentages

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	18%	7%	%	%
007-012	44%	21%	7%	%
013-018	56%	30%	13%	1%
019-024	62%	38%	18%	4%
025-030	68%	44%	25%	8%
031-036	75%	56%	35%	18%
037-042	80%	63%	47%	33%
043-048	85%	76%	69%	50%
049-054	88%	80%	72%	58%
055-060	92%	86%	81%	71%
061-066	93%	86%	82%	72%
067-072	94%	89%	84%	80%
073-078	96%	91%	90%	84%
079-084	96%	92%	92%	91%
091-096	98%	95%	92%	95%
097-102	98%	97%	97%	98%
109-114	99%	98%	97%	98%
121-180	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

TABLE VI

Time Summary from Incident to Closure
(No Limits on Amounts)

Just as in the prior tables, these are for the full life of the claim but no dollar limit is imposed on the losses to control the skewness. We can see that for all claims in 1986, 95% of the paid claims are closed by the 84th month, this represents 92% of the indemnity.

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1986
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	178	48	752,654	5,493
007-012	299	61	2,407,666	138,192
013-018	137	40	1,431,524	103,475
019-024	124	48	1,763,632	155,735
025-030	156	41	1,626,102	237,779
031-036	136	47	5,674,373	502,981
037-042	166	55	3,935,205	897,579
043-048	154	72	7,381,633	1,159,216
049-054	163	68	9,409,545	1,260,874
055-060	137	47	4,111,484	930,470
061-066	131	44	4,509,985	834,112
067-072	76	27	2,714,440	670,776
073-078	32	10	616,690	496,941
079-084	37	16	929,850	303,404
085-090	21	5	1,117,000	330,786
091-096	10	1	295,000	115,940
097-102	13	7	431,300	136,080
103-108	5	1	100,000	55,915
109-114	6	1	100,000	41,431
115-120	3	2	40,000	47,085
121-180	22	9	808,322	154,002
181-240	13	5	739,251	127,672
OVER 240	1			
TOTAL	2,020	655	50,895,656	8,707,938

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	8%	7%	1%	%
007-012	23%	16%	6%	1%
013-018	30%	22%	9%	2%
019-024	36%	30%	12%	4%
025-030	44%	36%	15%	7%
031-036	50%	43%	26%	13%
037-042	59%	51%	34%	23%
043-048	66%	62%	49%	36%
049-054	74%	73%	67%	51%
055-060	81%	80%	75%	61%
061-066	88%	87%	84%	71%
067-072	91%	91%	89%	79%
073-078	93%	92%	91%	84%
079-084	95%	95%	92%	88%
085-090	96%	96%	95%	92%
091-096	96%	96%	95%	93%
097-102	97%	97%	96%	95%
103-108	97%	97%	96%	95%
109-114	98%	97%	96%	96%
115-120	98%	97%	96%	96%
121-180	99%	99%	98%	98%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1986
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	28	11	473,940	4,304
007-012	61	23	1,525,544	111,073
013-018	41	15	213,920	11,511
019-024	53	21	795,566	68,513
025-030	71	18	459,750	140,059
031-036	79	23	2,053,596	216,723
037-042	111	35	1,880,587	596,633
043-048	100	42	4,382,419	609,939
049-054	106	43	5,774,633	720,138
055-060	97	27	2,374,500	541,813
061-066	99	30	4,052,946	493,873
067-072	50	15	1,495,533	489,413
073-078	19	7	71,690	236,625
079-084	26	12	845,100	212,108
085-090	15	1	75,000	105,390
091-096	9	1	295,000	111,840
097-102	9	5	425,000	99,474
103-108	3			1,235
109-114	5	1	100,000	28,155
115-120	1			9,087
121-180	20	7	454,000	123,820
181-240	8	3	216,251	61,116
OVER 240	1			
TOTAL	1,012	340	27,964,975	4,992,842

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	3%	1%	0%
007-012	8%	10%	7%	2%
013-018	12%	14%	7%	2%
019-024	18%	20%	10%	3%
025-030	25%	25%	12%	6%
031-036	32%	32%	19%	11%
037-042	43%	42%	26%	23%
043-048	53%	55%	42%	35%
049-054	64%	67%	62%	49%
055-060	73%	75%	71%	60%
061-066	83%	84%	85%	70%
067-072	88%	89%	91%	80%
073-078	90%	91%	91%	84%
079-084	92%	94%	94%	89%
085-090	94%	95%	94%	91%
091-096	95%	95%	95%	93%
097-102	96%	96%	97%	95%
103-108	96%	96%	97%	95%
109-114	97%	97%	97%	96%
115-120	97%	97%	97%	96%
121-180	99%	99%	99%	98%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1986
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	116	22	235,022	788
007-012	216	25	821,947	22,636
013-018	84	18	1,193,391	91,964
019-024	56	18	748,983	56,984
025-030	64	14	352,927	66,201
031-036	44	19	3,142,327	263,787
037-042	40	12	1,781,910	247,441
043-048	41	20	2,555,362	456,483
049-054	44	17	3,334,412	469,381
055-060	32	16	1,685,484	379,675
061-066	25	11	296,759	280,617
067-072	18	7	1,177,435	156,668
073-078	13	3	545,000	260,316
079-084	7	2	53,500	79,149
085-090	3	1	1,000,000	223,301
097-102	2	1	2,800	8,229
103-108	2	1	100,000	54,680
109-114	1			13,276
115-120	2	2	40,000	37,998
121-180	2	2	354,322	32,182
181-240	3	2	523,000	61,892
TOTAL	815	213	19,944,581	3,263,648

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	14%	10%	1%	%
007-012	40%	22%	5%	%
013-018	51%	30%	11%	3%
019-024	57%	38%	15%	5%
025-030	65%	45%	16%	7%
031-036	71%	54%	32%	15%
037-042	76%	60%	41%	22%
043-048	81%	69%	54%	36%
049-054	86%	77%	71%	51%
055-060	90%	84%	79%	62%
061-066	93%	90%	80%	71%
067-072	95%	93%	86%	76%
073-078	97%	94%	89%	84%
079-084	98%	95%	89%	86%
085-090	98%	96%	94%	93%
097-102	98%	96%	94%	93%
103-108	99%	97%	95%	95%
109-114	99%	97%	95%	95%
115-120	99%	98%	95%	97%
121-180	99%	99%	97%	98%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	146	51	396,120	6,158
007-012	203	49	869,585	35,562
013-018	131	47	727,141	78,323
019-024	115	39	2,375,103	192,167
025-030	127	40	2,663,320	234,018
031-036	109	39	2,090,055	435,453
037-042	146	60	4,028,977	649,658
043-048	121	61	8,648,848	718,081
049-054	103	52	3,706,633	689,914
055-060	109	47	2,979,971	715,382
061-066	78	33	1,821,054	458,364
067-072	43	17	1,371,762	456,438
073-078	36	17	926,978	237,796
079-084	29	14	1,171,472	250,412
085-090	13	5	664,981	156,108
091-096	16	5	277,750	92,993
097-102	4	2	221,500	37,792
103-108	12	8	477,500	47,831
109-114	6	5	110,154	17,072
115-120	2	1	200,000	7,630
121-180	26	15	2,565,236	130,728
181-240	2	2	650,000	8,356
TOTAL	1,577	609	38,944,140	5,656,236

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	9%	8%	1%	7%
007-012	22%	16%	3%	7%
013-018	30%	24%	5%	2%
019-024	37%	30%	11%	5%
025-030	45%	37%	18%	9%
031-036	52%	43%	23%	17%
037-042	61%	53%	33%	28%
043-048	69%	63%	55%	41%
049-054	76%	71%	65%	53%
055-060	83%	79%	73%	66%
061-066	88%	85%	77%	74%
067-072	90%	87%	81%	82%
073-078	93%	90%	83%	86%
079-084	94%	92%	86%	91%
085-090	95%	93%	88%	93%
091-096	96%	94%	89%	95%
097-102	96%	94%	89%	96%
103-108	97%	96%	90%	97%
109-114	98%	97%	91%	97%
115-120	98%	97%	91%	97%
121-180	99%	99%	98%	99%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	14	8	128,658	4,392
007-012	33	11	251,513	11,869
013-018	37	10	206,166	43,111
019-024	55	19	1,614,064	142,837
025-030	69	20	854,595	135,864
031-036	61	17	530,251	159,768
037-042	91	29	2,578,478	410,852
043-048	83	40	2,867,957	495,295
049-054	76	36	2,993,133	506,835
055-060	85	35	2,728,338	553,633
061-066	54	19	1,601,204	286,392
067-072	32	14	1,224,145	387,766
073-078	28	14	904,728	174,702
079-084	22	12	1,120,972	212,864
085-090	11	5	664,981	120,136
091-096	14	4	274,000	91,644
097-102	4	2	221,500	37,792
103-108	12	8	477,500	47,831
109-114	6	5	110,154	17,072
115-120	1	1	200,000	2,144
121-180	15	9	1,322,538	83,711
181-240	1	1	50,000	8,356
TOTAL	804	319	22,924,875	3,934,866

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	1%	2%	%	%
007-012	5%	5%	1%	%
013-018	10%	9%	2%	1%
019-024	17%	15%	9%	5%
025-030	25%	21%	13%	8%
031-036	33%	26%	15%	12%
037-042	44%	35%	26%	23%
043-048	55%	48%	39%	35%
049-054	64%	59%	52%	48%
055-060	75%	70%	64%	62%
061-066	81%	76%	71%	69%
067-072	85%	80%	76%	79%
073-078	89%	85%	80%	84%
079-084	92%	89%	85%	89%
085-090	93%	90%	88%	92%
091-096	95%	91%	89%	94%
097-102	95%	92%	90%	95%
103-108	97%	94%	92%	97%
109-114	97%	96%	93%	97%
115-120	98%	96%	94%	97%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	101	23	197,866	1,766
007-012	140	23	519,516	21,649
013-018	74	24	461,453	30,833
019-024	40	14	612,035	37,499
025-030	40	13	1,719,925	79,216
031-036	36	15	515,730	90,725
037-042	43	22	1,358,750	227,337
043-048	26	14	5,460,620	131,125
049-054	21	13	708,000	172,515
055-060	17	8	129,500	130,253
061-066	18	12	214,500	161,499
067-072	10	2	134,145	63,560
073-078	7	3	22,250	45,094
079-084	5	1	50,000	36,956
085-090	2			35,972
091-096	1			
115-120	1			5,486
121-180	8	5	1,242,000	44,752
181-240	1	1	600,000	
TOTAL	591	193	13,946,290	1,316,237

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	17%	11%	1%	%
007-012	40%	23%	5%	1%
013-018	53%	36%	8%	4%
019-024	60%	43%	12%	6%
025-030	66%	50%	25%	12%
031-036	72%	58%	28%	19%
037-042	80%	69%	38%	37%
043-048	84%	76%	77%	47%
049-054	88%	83%	82%	60%
055-060	91%	87%	83%	70%
061-066	94%	93%	85%	82%
067-072	95%	94%	86%	87%
073-078	96%	96%	86%	90%
079-084	97%	96%	86%	93%
085-090	98%	96%	86%	96%
091-096	98%	96%	86%	96%
115-120	98%	96%	86%	96%
121-180	99%	99%	95%	100%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1984
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	152	42	401,880	4,867
007-012	194	50	600,122	10,499
013-018	121	32	693,081	51,761
019-024	112	47	1,559,258	136,644
025-030	143	46	2,778,818	246,938
031-036	134	60	3,929,706	451,442
037-042	118	39	2,299,711	540,072
043-048	119	61	6,090,822	642,287
049-054	66	33	2,234,731	437,932
055-060	70	23	902,779	546,871
061-066	34	12	277,500	164,449
067-072	50	19	3,724,021	328,836
073-078	40	15	1,275,056	300,199
079-084	21	10	737,220	206,675
085-090	13	4	161,327	118,517
091-096	18	12	179,892	113,169
097-102	11	6	558,400	129,961
103-108	4			17
109-114	4	4	312,046	27,677
115-120	4	2	76,000	25,145
121-180	17	5	373,750	56,463
181-240	1	1	2,467	
OVER 240	1	1	2,500	
TOTAL	1,447	524	29,171,087	4,540,421

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	10%	8%	1%	%
007-012	23%	17%	3%	%
013-018	32%	23%	5%	1%
019-024	40%	32%	11%	4%
025-030	49%	41%	20%	9%
031-036	59%	52%	34%	19%
037-042	67%	60%	42%	31%
043-048	75%	71%	62%	45%
049-054	80%	78%	70%	55%
055-060	84%	82%	73%	67%
061-066	87%	84%	74%	71%
067-072	90%	88%	87%	78%
073-078	93%	91%	91%	85%
079-084	94%	93%	94%	89%
085-090	95%	94%	94%	92%
091-096	97%	96%	95%	94%
097-102	97%	97%	97%	97%
103-108	98%	97%	97%	97%
109-114	98%	98%	98%	98%
115-120	98%	98%	98%	98%
121-180	99%	99%	99%	100%
181-240	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1984
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	23	10	306,723	4,281
007-012	39	10	183,575	4,234
013-018	49	12	142,050	14,808
019-024	68	24	923,893	82,985
025-030	99	30	2,145,373	167,361
031-036	92	34	3,286,060	299,822
037-042	88	22	772,310	314,210
043-048	85	37	2,565,497	384,323
049-054	50	26	1,174,481	323,413
055-060	44	10	348,955	320,295
061-066	31	11	247,500	152,110
067-072	37	12	2,678,971	208,418
073-078	33	11	984,056	247,382
079-084	15	7	482,750	92,496
085-090	12	4	161,327	113,474
091-096	9	5	154,725	50,254
097-102	8	3	175,900	83,672
103-108	3			17
109-114	3	3	307,046	27,677
115-120	4	2	76,000	25,145
121-180	13	3	66,250	38,523
181-240	1	1	2,467	
TOTAL	806	277	17,185,909	2,954,900

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	3%	1%	%
007-012	7%	7%	2%	%
013-018	13%	11%	3%	%
019-024	22%	20%	9%	3%
025-030	34%	31%	21%	9%
031-036	45%	43%	40%	19%
037-042	56%	51%	45%	30%
043-048	67%	64%	60%	43%
049-054	73%	74%	66%	53%
055-060	79%	77%	68%	64%
061-066	82%	81%	70%	69%
067-072	87%	85%	85%	77%
073-078	91%	89%	91%	85%
079-084	93%	92%	94%	88%
085-090	94%	93%	95%	92%
091-096	96%	95%	96%	94%
097-102	97%	96%	97%	96%
103-108	97%	96%	97%	96%
109-114	97%	97%	99%	97%
115-120	98%	98%	99%	98%
121-180	99%	99%	99%	100%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1984
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	97	12	35,847	295
007-012	132	24	310,674	1,118
013-018	59	14	301,031	14,909
019-024	31	13	461,333	44,587
025-030	33	11	589,945	61,255
031-036	35	19	571,896	136,610
037-042	23	12	1,486,801	218,810
043-048	29	21	3,520,850	251,495
049-054	14	6	1,050,250	113,627
055-060	21	10	508,666	184,539
061-066	3	1	30,000	12,339
067-072	9	4	1,003,500	113,267
073-078	7	4	291,000	52,817
079-084	3	2	253,970	104,745
091-096	7	5	12,917	57,319
097-102	3	3	382,500	46,289
109-114	1	1	5,000	
121-180	4	2	307,500	17,940
OVER 240	1	1	2,500	
TOTAL	512	165	11,126,180	1,431,961

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	18%	7%	%	%
007-012	44%	21%	3%	%
013-018	56%	30%	5%	1%
019-024	62%	38%	9%	4%
025-030	68%	44%	15%	8%
031-036	75%	56%	20%	18%
037-042	80%	63%	33%	33%
043-048	85%	76%	65%	50%
049-054	88%	80%	74%	58%
055-060	92%	86%	79%	71%
061-066	93%	86%	79%	72%
067-072	94%	89%	88%	80%
073-078	96%	91%	91%	84%
079-084	96%	92%	93%	91%
091-096	98%	95%	93%	95%
097-102	98%	97%	97%	98%
109-114	99%	98%	97%	98%
121-180	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

TABLE VII

Bodily Injury Claim Indemnity Comparison
(By Time Lapse from Incident to Disposition)

Table VII compares the indemnity paid by severity of loss. It also compares the prior year result (1985 and 1984) with the current year result (1986 and 1985) and views the change year to year. This review is for each level of severity of the injury sustained to see whether the legal system reasonably allocates greater loss for greater injury. We also see how varied the claims are to each other in the "standard error" column. The "ratio for average paid claim" is arrived at by dividing the current year severity, or average loss, by the prior year's. A summary of the results is set out below:

Severity	1984	1985	1986	Mean	Ratio
0,1	23,895	15,229	28,439	22,521	1.17
2,3,4	16,264	18,505	22,773	19,181	1.00
5,6,7,8	115,124	114,005	164,200	131,110	6.84
9	79,540	102,229	111,200	97,656	5.09

The last column of the above table uses a standard of "1.00" for severity class 2,3,4 and shows the relationship of the mean loss in each of the other classes to that standard, i.e. an average loss in severity class 5,6,7,8 is almost seven times greater than the average loss for severity class 2,3,4. Severity class 9 average loss was over five times as large as class 2,3,4 but less than 5,6,7,8. The reason for this is probably that severity class 9 is almost always for an injury resulting in death and such losses require no long term maintenance of the injured party.

09/21/87

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1985

ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	6	13,675	10,439.000	3	1,028	330.000	.0751
7- 12	4	1,381	750.000	5	8,150	6,660.000	5.9015
19- 24	3	7,439	2,905.000	5	15,025	8,345.000	2.0197
31- 36	2	101,875	97,999.000	6	38,500	20,024.000	.3779
43- 48	4	4,625	1,928.000	6	18,833	10,341.000	4.0720
55- 60	3	20,833	15,874.000	4	8,000	4,061.000	.3840
67- 72	4	6,750	2,284.000	5	76,950	36,572.000	11.4000
79- 84			.000	1	5,690	.000	.0000
103-108	1	15,000	.000			.000	.0000
115-120	2	2,500	.000			.000	.0000
127-132			.000	2	32,500	17,492.000	.0000
181-240			.000	2	79,375	54,496.000	.0000
TOTAL	29	15,229	7,132.000	39	28,439	7,190.000	1.8674

09/21/87

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1985

ALL COMPANIES
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	32	4,649	1,913.000	36	3,987	1,034.000	.8576
7- 12	68	5,941	1,549.000	59	8,256	1,486.000	1.3896
19- 24	46	10,755	2,275.000	62	20,084	5,224.000	1.8674
31- 36	37	20,863	5,942.000	52	27,075	6,882.000	1.2977
43- 48	31	34,922	13,891.000	53	26,721	6,525.000	.7651
55- 60	33	39,710	11,703.000	29	38,346	11,357.000	.9656
67- 72	12	32,526	12,999.000	23	45,859	17,916.000	1.4099
79- 84	10	19,567	4,725.000	9	22,677	8,802.000	1.1589
91- 96	2	12,625	9,000.000	3	100,433	97,164.000	7.9550
103-108	2	31,250	18,492.000			.000	.0000
115-120	1	12,500	.000			.000	.0000
127-132	1	200,000	.000			.000	.0000
139-144	3	15,245	12,367.000			.000	.0000
151-156			.000	1	40,000	.000	.0000
181-240			.000	1	57,501	.000	.0000
TOTAL	278	18,505	2,553.000	328	22,773	2,645.000	1.2306

09/21/87

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1985ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	7	18,407	8,204.000	8	61,943	30,935.000	3.3651
7- 12	12	21,171	7,548.000	17	126,963	62,248.000	5.9970
19- 24	24	81,943	23,473.000	17	191,515	145,936.000	2.3371
31- 36	34	82,256	28,195.000	24	86,239	24,145.000	1.0484
43- 48	53	184,914	93,802.000	61	232,596	42,294.000	1.2578
55- 60	36	87,694	11,444.000	29	136,896	34,434.000	1.5610
67- 72	16	74,433	21,023.000	12	205,600	57,696.000	2.7622
79- 84	4	153,057	63,504.000	7	30,392	8,720.000	.1985
91- 96	5	102,200	26,495.000	4	333,107	225,164.000	3.2593
103-108	8	85,019	26,419.000	4	33,750	22,560.000	.3969
115-120	1	800,000	.000	1	15,000	.000	.0187
127-132	1	100,000	.000			.000	.0000
139-144	2	1,000	.000	1	62,500	.000	62.5000
151-156	4	51,250	27,999.000			.000	.0000
163-168			.000	3	130,333	49,323.000	.0000
175-180	3	600,000	173,205.000	4	193,205	82,382.000	.3220
181-240	1	50,000	.000			.000	.0000
TOTAL	211	114,005	25,039.000	192	164,200	21,424.000	1.4402

09/21/87

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1985ALL COMPANIES
SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	2	21,673	20,493.000	4	102,294	22,494.000	4.7198
7- 12	10	93,709	33,042.000	7	125,956	73,687.000	1.3441
19- 24	17	143,954	61,015.000	13	80,758	23,769.000	.5609
31- 36	15	98,011	27,910.000	18	127,615	36,708.000	1.3020
43- 48	22	121,860	21,954.000	20	64,270	17,174.000	.5274
55- 60	16	41,706	11,312.000	29	138,067	37,321.000	3.3104
67- 72	5	70,265	29,308.000	5	136,102	51,844.000	1.9369
79- 84	3	226,827	87,618.000			.000	.0000
91- 96	1	25,000	.000	1	100,000	.000	4.0000
103-108			.000	1	190,000	.000	.0000
TOTAL	91	102,229	14,627.000	98	111,200	14,932.000	1.0877

09/21/87

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983

ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	6	2,879	1,341.000	1	176	.000	.0611
7- 12	4	6,080	3,964.000	6	2,922	1,315.000	.4805
19- 24	2	3,400	2,499.000	1	4,600	.000	1.3529
31- 36	8	11,719	7,056.000	4	66,375	33,372.000	5.6638
43- 48	3	8,333	5,332.000	2	10,000	.000	1.2000
55- 60			.000	3	5,333	4,665.000	.0000
67- 72	1	4,000	.000	1	12,500	.000	3.1250
79- 84			.000	2	81,500	80,999.000	.0000
103-108	1	45,000	.000			.000	.0000
OVER 240			.000	1	2,500	.000	.0000
TOTAL	25	8,646	2,860.000	21	23,895	10,439.000	2.7637

-60-

09/21/87

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983

ALL COMPANIES
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	28	2,604	590.000	34	4,246	1,637.000	1.6305
7- 12	44	5,070	1,771.000	62	7,197	1,431.000	1.4195
19- 24	35	21,346	7,872.000	51	15,211	4,375.000	.7125
31- 36	28	17,830	8,318.000	45	27,928	7,041.000	1.5663
43- 48	33	41,728	12,843.000	31	14,945	5,555.000	.3581
55- 60	18	38,426	9,176.000	16	19,781	5,636.000	.5147
67- 72	11	19,659	13,189.000	12	33,275	13,489.000	1.6926
79- 84	2	2,250	1,499.000	1	30,000	.000	13.3333
91- 96	3	4,333	2,666.000	7	49,892	22,449.000	11.5144
103-108	3	45,375	26,419.000			.000	.0000
115-120			.000	3	29,500	14,142.000	.0000
127-132			.000	1	7,500	.000	.0000
151-156	5	19,900	14,106.000			.000	.0000
TOTAL	210	19,430	3,034.000	263	16,264	1,974.000	.8370

09/21/87

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	3	3,459	2,727.000	4	4,255	2,839.000	1.2301
7- 12	15	58,199	24,677.000	7	18,050	4,640.000	.3101
19- 24	17	90,600	29,495.000	22	51,015	14,661.000	.5630
31- 36	24	183,113	78,051.000	31	117,553	36,627.000	.6419
43- 48	22	61,730	19,773.000	31	189,083	53,897.000	3.0630
55- 60	21	60,867	16,822.000	10	26,445	9,410.000	.4344
67- 72	17	165,441	54,844.000	20	237,738	73,375.000	1.4369
79- 84	7	116,857	44,562.000	11	39,201	22,538.000	.3354
91- 96	8	111,778	29,240.000	5	92,500	42,600.000	.8275
103-108	4	66,250	33,372.000	1	900	.000	.0135
115-120	1	156,000	.000	4	38,886	16,522.000	.2492
127-132	2	103,421	93,498.000			.000	.0000
151-156	1	2,000	.000			.000	.0000
163-168	1	50,000	.000	2	155,125	144,913.000	3.1025
181-240			.000	1	2,467	.000	.0000
TOTAL	143	102,511	16,278.000	149	115,124	17,944.000	1.1230

09/21/87

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983ALL COMPANIES
SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
7- 12	5	48,264	35,503.000	11	67,818	24,145.000	1.4051
19- 24	15	61,862	30,232.000	22	103,964	23,280.000	1.6805
31- 36	11	38,909	10,146.000	24	109,707	33,579.000	2.8195
43- 48	10	50,950	21,213.000	22	51,392	12,287.000	1.0086
55- 60	2	6,000	1,000.000	3	44,108	25,258.000	7.3513
67- 72	4	49,372	9,249.000	3	23,000	16,370.000	.4658
79- 84	1	200,000	.000	3	4,666	110.000	.0233
91- 96			.000	2	12,987	7,000.000	.0000
103-108			.000	1	200,000	.000	.0000
TOTAL	48	52,421	11,487.000	91	79,540	11,660.000	1.5173

TABLE VIII

Bodily Injury Claim Indemnity Comparison
(By Major Business Classification)

We have also developed the time studies as in Table VII for business classification to see if significant differences exist in mean loss year to year. These tables can be read exactly as those preceding.

ALL COMPANIES

Severity 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DENTISTS	5	3,550	.000	1	1,250	.000	.0000
HOSPITALS	8	3,796	660.000	6	15,354	12,882.000	4.3250
NURSES	1	150	1,766.000	2	3,916	1,000.000	1.0316
NURSING HOMES	15	26,224	.000	29	34,239	.000	.0000
PHYS AND SURG	1		13,303.000	1	15,000	9,117.000	1.3056
PODIA/CHIROPOD			.000			.000	.0000
TOTAL	29	15,229	7,132.000	39	28,439	7,190.000	1.8674

Severity 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DENTISTS	1	800	.000	8	13,462	6,155.000	16.8275
HOSPITALS	114	11,063	2,118.000	120	12,466	2,019.000	1.1268
NURSES	49	3,863	980.000	46	11,343	5,523.000	2.9363
NURSING HOMES	14	10,141	3,969.000	8	9,834	4,260.000	.9697
PHYS AND SURG	100	35,512	6,291.000	139	37,338	5,473.000	1.0514
PODIA/CHIROPOD			.000	7	10,790	3,224.000	.0000
TOTAL	278	18,505	2,553.000	328	22,773	2,645.000	1.2306

Severity 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DENTISTS			.000	5	39,071	24,453.000	.0000
HOSPITALS	39	218,058	128,826.000	52	274,699	63,014.000	1.2597
NURSES	20	70,643	44,336.000	13	15,997	4,056.000	.2264
NURSING HOMES			.000	3	107,020	57,287.000	.0000
OPTOMETRISTS			.000	1	200,000	.000	.0000
PHYS AND SURG	152	93,012	8,988.000	117	138,826	19,544.000	1.4925
PODIA/CHIROPOD			.000	1	75,000	.000	.0000
TOTAL	211	114,005	25,039.000	192	164,200	21,424.000	1.4402

Severity 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITALS	35	118,944	33,343.000	36	116,098	23,194.000	.9760
NURSES	2	106,250	11,487.000	5	215,782	100,976.000	2.0308
NURSING HOMES	2	42,500	12,488.000	2	50,000	34,994.000	1.1764
PHYS AND SURG	52	93,120	12,488.000	55	100,713	19,849.000	1.0815
TOTAL	91	102,229	14,627.000	98	111,200	14,932.000	1.0877

ALL COMPANIES

Severity 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITALS	4	6,500	4,109.000	2	1,500	1,000.000	.2307
NURSES	2	1,000	.000	4	3,775	1,777.000	3.7750
NURSING HOMES	3	2,671	1,763.000	1	185	.000	.0692
PHYS AND SURG	16	11,258	4,247.000	14	34,537	15,065.000	3.0677
TOTAL	25	8,646	2,860.000	21	23,895	10,439.000	2.7637

Severity 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITALS	71	16,121	5,168.000	86	15,666	3,450.000	.9717
NURSES	32	7,646	3,059.000	37	10,380	5,474.000	1.3575
NURSING HOMES	12	1,919	450.000	23	10,391	3,268.000	5.4147
PHYS AND SURG	95	28,085	5,248.000	117	19,718	3,132.000	.7020
TOTAL	210	19,430	3,034.000	263	16,264	1,974.000	.8370

Severity 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITALS	29	126,143	54,971.000	45	162,237	46,988.000	1.2861
NURSES	6	30,558	12,882.000	7	10,464	2,541.000	.3424
NURSING HOMES	4	50,586	41,697.000	1	337	.000	.0066
PHYS AND SURG	104	102,070	16,308.000	96	101,868	16,672.000	.9980
TOTAL	143	102,511	16,278.000	149	115,124	17,944.000	1.1230

Severity 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITALS	6	53,250	28,160.000	32	77,349	18,138.000	1.4525
NURSES	2	35,000	31,495.000	4	21,008	17,916.000	.6002
NURSING HOMES	7	5,461	1,905.000	5	12,600	4,029.000	2.3072
PHYS AND SURG	33	63,288	15,491.000	50	92,318	17,406.000	1.4586
TOTAL	48	52,421	11,487.000	91	79,540	11,660.000	1.5173

TABLE IX

Company Indemnity Analysis
(By Profession Specialty)

For insurance companies, an important factor in offering malpractice coverage is where are the losses coming from? This table shows us by year, and for all years, the Insurance Services Office classification code of the profession which caused the loss and the number of claims that resulted with the total loss and the average loss.

This data is very helpful for establishing rate relativities for Missouri and should be studied carefully. The table is sorted by the category that produced most claims first, which traditionally is the non-profit hospital. At the end of the table is a printout for all the years combined for which we have accumulated closed claim data (1979-1987).

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 1

ALL COMPANIES FOR YEAR: 86

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	167	95050.89	15873498.00	31.19
	80211 DENTIST NOC	29	13690.17	397015.00	0.78
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	39	102718.56	4006024.00	7.87
	80143 SURGERY GENERAL NOC M.D.	41	75362.24	3089852.00	6.07
	80154 SURGERY ORTHOPEDIC M.D.	20	62004.15	1240083.00	2.44
	93215 HOSPITAL GOVERNMENT BED	38	105555.32	4011102.00	7.88
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	23	112834.65	2595197.00	5.10
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	13	169725.15	2206427.00	4.34
	80257 INTERNAL MED NO SURGERY M.D.	21	80514.29	1690800.00	3.32
	80117 SURGERY GENERAL PRACTICE M.D.	6	185083.33	1110500.00	2.18
	80151 ANESTHESIOLOGY M.D.	13	65027.31	845355.00	1.66
	80268 PHYSICIANS NO SURGERY NOC M.D.	12	70914.08	850969.00	1.67
	80210 DENTAL HYGIENISTS	23	22587.43	519511.00	1.02
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	4	8875.00	35500.00	0.07
	80611 HOSPITAL FOR PROFIT BED	6	47208.33	283250.00	0.56
	80102 EMERGENCY MED NO SURGERY M.D.	12	53875.00	646500.00	1.27
	80212 DENTIST EMPLOYED ORAL SURGERY	11	93645.09	1030096.00	2.02
	80156 SURGERY PLASTIC M.D.	9	21144.11	190297.00	0.37

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 ²

ALL COMPANIES FOR YEAR: 86

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84421 FAMILY PHYSICIAN MINOR SURG D.O.	14	35446.43	496250.00	0.98
	80145 SURGERY UROLOGICAL M.D.	9	93335.67	840021.00	1.65
	84268 PHYSICIANS NO SURGERY NOC D.O.	8	29927.25	239418.00	0.47
	80923 NURSE HOME FOR PROFIT BED	7	7605.43	53238.00	0.10
	80267 PEDIATRICS NO SURGERY M.D.	3	33333.33	100000.00	0.20
	80152 SURGERY NEUROLOGY M.D.	5	131300.00	656500.00	1.29
	59112 PHARMACISTS	9	3954.22	35588.00	0.07
	80924 NURSE HOME NOT PROFIT BED	1	85000.00	85000.00	0.17
	80114 SURGERY OPHTHALMOLOGY M.D.	4	63000.00	252000.00	0.50
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	3	65843.33	197530.00	0.39
	80144 SURGERY THORACIC M.D.	7	72046.43	504325.00	0.99
	84154 SURGERY ORTHOPEDIC D.O.	4	108750.00	435000.00	0.85
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	117846.00	353538.00	0.69
	80410 CHIROPRACTORS	3	19500.00	58500.00	0.11
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	1	17500.00	17500.00	0.03
	80998 NURSE	4	15304.75	61219.00	0.12
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	3	13766.67	41300.00	0.08
	84143 SURGERY GENERAL NOC D.O.	3	34916.67	104750.00	0.21
	80249 PSYCHIATRY M.D.	4	14375.00	57500.00	0.11

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987, ³

ALL COMPANIES FOR YEAR: 86

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	3	268700.00	806100.00	1.58
	80293 PEDIATRICS MINOR SURG M.D.	5	179700.00	898500.00	1.77
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	3	1778.33	5335.00	0.01
	84151 ANESTHESIOLOGY D.O.	4	255475.00	1021900.00	2.01
	80167 SURGERY GYNECOLOGY M.D.	2	25211.00	50422.00	0.10
	84965 HOSPITAL OSTEOPATH BED	1	2000.00	2000.00	0.00
	84420 FAMILY PHYSICIAN NO SURGERY D.O.	5	28500.00	142500.00	0.28
	80614 CLINICS OUTP ONLY NOT PROFIT VISITS	3	45000.00	135000.00	0.27
	80213 DENTIST EMPLOYED NOC	7	28571.43	200000.00	0.39
	80146 SURGERY VASCULAR M.D.	1	137500.00	137500.00	0.27
	84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	3	85833.33	257500.00	0.51
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	1	73000.00	73000.00	0.14
	80994 OPTOMETRISTS	2	100038.50	200077.00	0.39
	80993 CHIROPDIST	5	25850.00	129250.00	0.25
	80292 PATHOLOGY MINOR SURG M.D.	3	100000.00	300000.00	0.59
	80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	3	20000.00	60000.00	0.12
	80266 PATHOLOGY NO SURGERY M.D.	1	1500.00	1500.00	0.00
	84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	7500.00	7500.00	0.01

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 ⁴

ALL COMPANIES FOR YEAR: 86

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84156 SURGERY PLASTIC D.O.	2	37500.00	75000.00	0.15
	80617 HOSPITAL NOT PROFIT VISITS	1	22500.00	22500.00	0.04
	80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	5000.00	5000.00	0.01
	84803 CLINICS OUTP ONLY OSTEOPATH VISITS	1	4100.00	4100.00	0.01
	84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	30000.00	30000.00	0.06
	84277 GYNECOLOGY MINOR SURG D.O.	1	13850.00	13850.00	0.03
	80916 MENTAL INSTITUTE NOT PROFIT BED	1	15000.00	15000.00	0.03
	80261 NEUROLOGY NO SURGERY M.D.	1	7500.00	7500.00	0.01
	80115 SURGERY COLON AND RECTAL M.D.	1	7500.00	7500.00	0.01
	80252 RHEUMATOLOGY NO SURGERY M.D.	1	2337.00	2337.00	0.00
	80216 DENTIST MILITARY	1	600000.00	600000.00	1.18
	80158 SURGERY OTOTOLOGY M.D.	1	45000.00	45000.00	0.09
	84452 ADD CHG EMPLOYED NURSE ANESTHETISTS D.O.	1	150000.00	150000.00	0.29
	84443 PHYS NO MAJ SURG PNEUMATIC DILATATION D.O.	1	50000.00	50000.00	0.10
	84152 SURGERY NEUROLOGY D.O.	1	50000.00	50000.00	0.10
	80945 EMPLOYED PHYSIOTHERAPISTS	1	55.00	55.00	0.00
	80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	75000.00	75000.00	0.15
	80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	1	3000.00	3000.00	0.01

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987⁵

ALL COMPANIES FOR YEAR: 86

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80251 PSYCHOSOMATIC MEDICINE M.D.	1	100000.00	100000.00	0.20
	80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	577.00	577.00	0.00
TOTAL		656	77584.84	50895656.00	100.00

o

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 ⁶

ALL COMPANIES FOR YEAR: 85

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80612 HOSPITAL NOT PROFIT BED	144	84666.72	12192008.00	31.31
	80211 DENTIST NOC	37	26728.08	988939.00	2.54
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	42	72401.40	3040859.00	7.81
	80143 SURGERY GENERAL NOC M.D.	38	100937.63	3835630.00	9.85
	80154 SURGERY ORTHOPEDIC M.D.	16	87984.38	1407750.00	3.61
	93215 HOSPITAL GOVERNMENT BED	39	25411.46	991047.00	2.54
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	17	45855.41	779542.00	2.00
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	116894.44	1052050.00	2.70
	80257 INTERNAL MED NO SURGERY M.D.	17	62282.59	1058804.00	2.72
	80117 SURGERY GENERAL PRACTICE M.D.	6	149926.50	899559.00	2.31
	80151 ANESTHESIOLOGY M.D.	12	47076.25	564915.00	1.45
	80268 PHYSICIANS NO SURGERY NOC M.D.	13	106871.54	1389330.00	3.57
	80210 DENTAL HYGIENISTS	18	17431.50	313767.00	0.81
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	3	17944.33	53833.00	0.14
	80611 HOSPITAL FOR PROFIT BED	4	7946.25	31785.00	0.08
	80102 EMERGENCY MED NO SURGERY M.D.	6	76523.00	459138.00	1.18
	80156 SURGERY PLASTIC M.D.	11	46734.82	514083.00	1.32
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	11	60645.27	667098.00	1.71

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 ⁷

ALL COMPANIES FOR YEAR: 85

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80145 SURGERY UROLOGICAL M.D.	9	25263.89	227375.00	0.58
	84268 PHYSICIANS NO SURGERY NOC D.O.	12	27646.00	331752.00	0.85
	80923 NURSE HOME FOR PROFIT BED	1	30000.00	30000.00	0.08
	80267 PEDIATRICS NO SURGERY M.D.	13	63290.69	822779.00	2.11
	80152 SURGERY NEUROLOGY M.D.	9	81255.44	731299.00	1.88
	59112 PHARMACISTS	5	885.00	4425.00	0.01
	80924 NURSE HOME NOT PROFIT BED	4	15654.25	62617.00	0.16
	80114 SURGERY OPHTHALMOLOGY M.D.	2	42500.00	85000.00	0.22
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	7	59453.57	416175.00	1.07
	80144 SURGERY THORACIC M.D.	5	154020.80	770104.00	1.98
	84154 SURGERY ORTHOPEDIC D.O.	7	131034.71	917243.00	2.36
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	25333.33	76000.00	0.20
	80410 CHIROPRACTORS	4	23500.00	94000.00	0.24
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	6	24583.33	147500.00	0.38
	80998 NURSE	6	53899.67	323398.00	0.83
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	3	83215.00	249645.00	0.64
	84143 SURGERY GENERAL NOC D.O.	3	67266.67	201800.00	0.52
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	3	100500.00	301500.00	0.77
	80293 PEDIATRICS MINOR SURG M.D.	1	300000.00	300000.00	0.77

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 ⁸

ALL COMPANIES FOR YEAR: 85

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	2500.00	2500.00	0.01
	84151 ANESTHESIOLOGY D.O.	2	18000.00	36000.00	0.09
	80167 SURGERY GYNECOLOGY M.D.	1	77502.00	77502.00	0.20
	84965 HOSPITAL OSTEOPATH BED	4	55302.50	221210.00	0.57
	84420 FAMILY PHYSICIAN NO SURGERY D.O.	1	2500.00	2500.00	0.01
	80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	1000.00	1000.00	0.00
	80284 INTERNAL MED MINOR SURG M.D.	1	1200.00	1200.00	0.00
	84284 INTERNAL MED MINOR SURG D.O.	1	500.00	500.00	0.00
	84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	2	50667.00	101334.00	0.26
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	2	33900.00	67800.00	0.17
	80277 GYNECOLOGY MINOR SURG M.D.	1	3750.00	3750.00	0.01
	80994 OPTOMETRISTS	1	10800.00	10800.00	0.03
	80234 PHARMACOLOGY CLINICAL M.D.	1	1750.00	1750.00	0.00
	80157 EMERGENCY MED MAJOR SURG M.D.	1	123325.00	123325.00	0.32
	80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	1	95000.00	95000.00	0.24
	80233 OCCUPATIONAL MED M.D.	1	5000.00	5000.00	0.01
	80223 DENTIST FED GOVERNMENT NOC	1	2000.00	2000.00	0.01
	84145 SURGERY UROLOGICAL D.O.	4	30606.25	122425.00	0.31

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 85

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	2	8000.00	16000.00	0.04
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	17500.00	35000.00	0.09
	80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	2000.00	2000.00	0.01
	84803 CLINICS OUTP ONLY OSTEOPTH VISITS	1	6250.00	6250.00	0.02
	80261 NEUROLOGY NO SURGERY M.D.	1	200000.00	200000.00	0.51
	84266 PATHOLOGY NO SURGERY D.O.	1	33000.00	33000.00	0.08
	80269 PULMONARY DISEASE NO SURGERY M.D.	1	239622.00	239622.00	0.62
	80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	1	10000.00	10000.00	0.03
	80252 RHEUMATOLOGY NO SURGERY M.D.	1	200000.00	200000.00	0.51
	80216 DENTIST MILITARY	1	206021.00	206021.00	0.53
	80158 SURGERY OTOTOLOGY M.D.	1	22000.00	22000.00	0.06
	80132 MILITARY MINOR SURGERY M.D.	2	11500.00	23000.00	0.06
	80108 SURGERY NEPHROLOGY M.D.	1	370402.00	370402.00	0.95
	92216 NURSE HOME GOVERNMENT VISITS	1	2006.00	2006.00	0.01
	84289 OPHTHALMOLOGY MINOR SURG D.O.	1	15000.00	15000.00	0.04
	84254 ALLERGY D.O.	1	500.00	500.00	0.00
	84102 EMERGENCY MED NO SURGERY D.O.	1	52500.00	52500.00	0.13
	80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	1	15000.00	15000.00	0.04

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 10

ALL COMPANIES FOR YEAR: 85

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80412 PARTNERSHIP LIABILITY CHIROPRACTORS	1	15000.00	15000.00	0.04
YES	00000 NO AVAILABLE DEFINITION	14	19463.86	272494.00	0.70
TOTAL		609	63947.68	38944140.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

11
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 84

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	128	72424.32	9270313.00	31.78
	80211 DENTIST NOC	32	5374.88	171996.00	0.59
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	38	57963.11	2202598.00	7.55
	80143 SURGERY GENERAL NOC M.D.	24	48159.04	1155817.00	3.96
	80154 SURGERY ORTHOPEDIC M.D.	16	51223.88	819582.00	2.81
	93215 HOSPITAL GOVERNMENT BED	23	17853.65	410634.00	1.41
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	20	46717.60	934352.00	3.20
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	20	60681.45	1213629.00	4.16
	80257 INTERNAL MED NO SURGERY M.D.	10	28375.00	283750.00	0.97
	80117 SURGERY GENERAL PRACTICE M.D.	9	52681.89	474137.00	1.63
	80151 ANESTHESIOLOGY M.D.	12	162114.00	1945368.00	6.67
	80268 PHYSICIANS NO SURGERY NOC M.D.	5	42150.00	210750.00	0.72
	80210 DENTAL HYGIENISTS	4	4812.50	19250.00	0.07
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	11	40361.36	443975.00	1.52
	80611 HOSPITAL FOR PROFIT BED	7	15335.71	107350.00	0.37
	80102 EMERGENCY MED NO SURGERY M.D.	11	23609.09	259700.00	0.89
	80212 DENTIST EMPLOYED ORAL SURGERY	4	270625.00	1082500.00	3.71
	80156 SURGERY PLASTIC M.D.	6	49208.33	295250.00	1.01

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 12

ALL COMPANIES FOR YEAR: 84

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84421 FAMILY PHYSICIAN MINOR SURG D.O.	5	150705.60	753528.00	2.58
	80145 SURGERY UROLOGICAL M.D.	9	43230.78	389077.00	1.33
	80923 NURSE HOME FOR PROFIT BED	12	12831.33	153976.00	0.53
	80267 PEDIATRICS NO SURGERY M.D.	2	262000.00	524000.00	1.80
	80152 SURGERY NEUROLOGY M.D.	5	34826.80	174134.00	0.60
	59112 PHARMACISTS	3	800.00	2400.00	0.01
	80924 NURSE HOME NOT PROFIT BED	3	20848.00	62544.00	0.21
	80114 SURGERY OPHTHALMOLOGY M.D.	3	81908.67	245726.00	0.84
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	3	28585.33	85756.00	0.29
	80144 SURGERY THORACIC M.D.	3	245000.00	735000.00	2.52
	84154 SURGERY ORTHOPEDIC D.O.	7	36387.43	254712.00	0.87
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	5	8566.20	42831.00	0.15
	80410 CHIROPRACTORS	4	3187.00	12748.00	0.04
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	1	1000.00	1000.00	0.00
	80998 NURSE	5	19535.80	97679.00	0.33
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	3	136982.00	410946.00	1.41
	84143 SURGERY GENERAL NOC D.O.	4	37437.50	149750.00	0.51
	80249 PSYCHIATRY M.D.	1	12500.00	12500.00	0.04
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	295455.00	295455.00	1.01

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 13

ALL COMPANIES FOR YEAR: 84

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	4000.00	4000.00	0.01
	84151 ANESTHESIOLOGY D.O.	2	377000.00	754000.00	2.58
	80167 SURGERY GYNECOLOGY M.D.	2	22750.00	45500.00	0.16
	84965 HOSPITAL OSTEOPATH BED	2	223529.00	447058.00	1.53
	84420 FAMILY PHYSICIAN NO SURGERY D.O.	1	2125.00	2125.00	0.01
	80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	2500.00	2500.00	0.01
	80284 INTERNAL MED MINOR SURG M.D.	1	20000.00	20000.00	0.07
	80146 SURGERY VASCULAR M.D.	1	1500.00	1500.00	0.01
	84284 INTERNAL MED MINOR SURG D.O.	2	10000.00	20000.00	0.07
	80277 GYNECOLOGY MINOR SURG M.D.	1	10000.00	10000.00	0.03
	80166 SURGERY ABDOMINAL M.D.	2	32500.00	65000.00	0.22
	80994 OPTOMETRISTS	1	2000.00	2000.00	0.01
	80234 PHARMACOLOGY CLINICAL M.D.	1	6000.00	6000.00	0.02
	80157 EMERGENCY MED MAJOR SURG M.D.	3	58333.33	175000.00	0.60
	80266 PATHOLOGY NO SURGERY M.D.	1	18750.00	18750.00	0.06
	80233 OCCUPATIONAL MED M.D.	2	1250.00	2500.00	0.01
	80223 DENTIST FED GOVERNMENT NOC	2	1500.00	3000.00	0.01
	80954 SANITARIUM NOT PROFIT VISITS	4	34750.00	139000.00	0.48
	80610 HOSPITAL FOR PROFIT VISITS	1	7500.00	7500.00	0.03
	80141 SURGERY CARDIAC M.D.	2	25000.00	50000.00	0.17

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 14

ALL COMPANIES FOR YEAR: 84

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80288 NEUROLOGY MINOR SURG M.D.	1	200000.00	200000.00	0.69
	80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	30000.00	30000.00	0.10
	84266 PATHOLOGY NO SURGERY D.O.	1	149726.00	149726.00	0.51
	80926 SANITARIUM NOT PROFIT BED	1	337.00	337.00	0.00
	80289 OPHTHALMOLOGY MINOR SURG M.D.	1	30000.00	30000.00	0.10
	80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	200000.00	200000.00	0.69
	80108 SURGERY NEPHROLOGY M.D.	1	110000.00	110000.00	0.38
	84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	1	300000.00	300000.00	1.03
	84257 INTERNAL MED NO SURGERY D.O.	1	60000.00	60000.00	0.21
	84249 PSYCHIATRY D.O.	1	2500.00	2500.00	0.01
	80951 NURSE HOME FOR PROFIT VISITS	1	7750.00	7750.00	0.03
	80260 NEPHROLOGY NO SURGERY M.D.	1	10000.00	10000.00	0.03
	80258 LARYNGOLOGY NO SURGERY M.D.	1	5000.00	5000.00	0.02
YES	00000 NO AVAILABLE DEFINITION	19	30822.53	585628.00	2.01
TOTAL		524	55670.01	29171087.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 19

ALL COMPANIES FOR YEAR: 83

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80612 HOSPITAL NOT PROFIT BED	81	49061.79	3974005.00	18.51
	80211 DENTIST NOC	25	14695.76	367394.00	1.71
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	25	117758.56	2943964.00	13.71
	80143 SURGERY GENERAL NOC M.D.	38	71358.08	2711607.00	12.63
	80154 SURGERY ORTHOPEDIC M.D.	24	70556.50	1693356.00	7.89
	93215 HOSPITAL GOVERNMENT BED	17	25407.06	431920.00	2.01
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	14	72241.07	1011375.00	4.71
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	7	66245.71	463720.00	2.16
	80257 INTERNAL MED NO SURGERY M.D.	12	44544.83	534538.00	2.49
	80117 SURGERY GENERAL PRACTICE M.D.	14	58657.57	821206.00	3.82
	80151 ANESTHESIOLOGY M.D.	3	191593.00	574779.00	2.68
	80268 PHYSICIANS NO SURGERY NOC M.D.	5	44340.00	221700.00	1.03
	80210 DENTAL HYGIENISTS	6	4000.00	24000.00	0.11
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	9	33194.44	298750.00	1.39
	80611 HOSPITAL FOR PROFIT BED	5	118977.60	594888.00	2.77
	80102 EMERGENCY MED NO SURGERY M.D.	5	17020.00	85100.00	0.40
	80212 DENTIST EMPLOYED ORAL SURGERY	4	31750.00	127000.00	0.59
	80156 SURGERY PLASTIC M.D.	5	61860.00	309300.00	1.44

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 20

ALL COMPANIES FOR YEAR: 83

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	84421 FAMILY PHYSICIAN MINOR SURG D.O.	2	17750.00	35500.00	0.17
	80145 SURGERY UROLOGICAL M.D.	9	41205.56	370850.00	1.73
	84268 PHYSICIANS NO SURGERY NOC D.O.	7	55022.29	385156.00	1.79
	80923 NURSE HOME FOR PROFIT BED	8	4105.88	32847.00	0.15
	80267 PEDIATRICS NO SURGERY M.D.	7	26757.14	187300.00	0.87
	80152 SURGERY NEUROLOGY M.D.	2	26383.00	52766.00	0.25
	59112 PHARMACISTS	6	1927.33	11564.00	0.05
	80924 NURSE HOME NOT PROFIT BED	11	3903.73	42941.00	0.20
	80114 SURGERY OPHTHALMOLOGY M.D.	6	16083.33	96500.00	0.45
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	5	66933.40	334667.00	1.56
	80144 SURGERY THORACIC M.D.	5	18399.80	91999.00	0.43
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	150833.33	452500.00	2.11
	80410 CHIROPRACTORS	2	6750.00	13500.00	0.06
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	2	292.00	584.00	0.00
	80998 NURSE	1	250.00	250.00	0.00
	84143 SURGERY GENERAL NOC D.O.	1	156000.00	156000.00	0.73
	80249 PSYCHIATRY M.D.	1	50.00	50.00	0.00
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	2	3625.00	7250.00	0.03
	80293 PEDIATRICS MINOR SURG M.D.	1	150000.00	150000.00	0.70

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

21
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 83

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	3	40500.00	121500.00	0.57
	80146 SURGERY VASCULAR M.D.	3	43333.33	130000.00	0.61
	84284 INTERNAL MED MINOR SURG D.O.	2	4650.00	9300.00	0.04
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	2	181439.50	362879.00	1.69
	80277 GYNECOLOGY MINOR SURG M.D.	1	3000.00	3000.00	0.01
	80166 SURGERY ABDOMINAL M.D.	1	7500.00	7500.00	0.03
	80994 OPTOMETRISTS	1	1345.00	1345.00	0.01
	80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	16586.00	16586.00	0.08
	80292 PATHOLOGY MINOR SURG M.D.	2	95000.00	190000.00	0.88
	80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	3	6750.00	20250.00	0.09
	80157 EMERGENCY MED MAJOR SURG M.D.	1	1500.00	1500.00	0.01
	80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	1	195000.00	195000.00	0.91
	80266 PATHOLOGY NO SURGERY M.D.	2	10750.00	21500.00	0.10
	80617 HOSPITAL NOT PROFIT VISITS	1	250.00	250.00	0.00
	80610 HOSPITAL FOR PROFIT VISITS	1	4000.00	4000.00	0.02
	80282 DERMATOLOGY MINOR SURGERY M.D.	1	10000.00	10000.00	0.05
	80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	158000.00	158000.00	0.74
	80141 SURGERY CARDIAC M.D.	2	16000.00	32000.00	0.15

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

22
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 83

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	2500.00	2500.00	0.01
	80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	160.00	160.00	0.00
	80115 SURGERY COLON AND RECTAL M.D.	1	35000.00	35000.00	0.16
	80960 NURSE ANESTHETISTS	1	90.00	90.00	0.00
	80926 SANITARIUM NOT PROFIT BED	1	4910.00	4910.00	0.02
	80269 PULMONARY DISEASE NO SURGERY M.D.	1	350000.00	350000.00	1.63
	80925 SANITARIUM FOR PROFIT BED	1	2000.00	2000.00	0.01
	80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	1470.00	1470.00	0.01
	80278 HEMATOLOGY MINOR SURG M.D.	1	12500.00	12500.00	0.06
YES	00000 NO AVAILABLE DEFINITION	8	21000.00	168000.00	0.78
TOTAL		426	50403.91	21472066.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 82

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80612 HOSPITAL NOT PROFIT BED	103	52635.06	5421411.00	28.38
	80211 DENTIST NOC	75	11165.83	837437.00	4.38
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	27	43316.81	1169554.00	6.12
	80143 SURGERY GENERAL NOC M.D.	17	31707.71	539031.00	2.82
	80154 SURGERY ORTHOPEDIC M.D.	28	34097.71	954736.00	5.00
	93215 HOSPITAL GOVERNMENT BED	13	16853.92	219101.00	1.15
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	17	59355.29	1009040.00	5.28
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	26	28889.69	751132.00	3.93
	80257 INTERNAL MED NO SURGERY M.D.	2	8250.00	16500.00	0.09
	80117 SURGERY GENERAL PRACTICE M.D.	7	29462.86	206240.00	1.08
	80151 ANESTHESIOLOGY M.D.	12	125595.17	1507142.00	7.89
	80268 PHYSICIANS NO SURGERY NOC M.D.	17	52789.18	897416.00	4.70
	80210 DENTAL HYGIENISTS	1	3000.00	3000.00	0.02
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	10	38790.90	387909.00	2.03
	80611 HOSPITAL FOR PROFIT BED	8	67042.00	536336.00	2.81
	80102 EMERGENCY MED NO SURGERY M.D.	4	28625.00	114500.00	0.60
	80212 DENTIST EMPLOYED ORAL SURGERY	9	48927.22	440345.00	2.30
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	4	39717.00	158868.00	0.83

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

16
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 82

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80145 SURGERY UROLOGICAL M.D.	3	76166.67	228500.00	1.20
	84268 PHYSICIANS NO SURGERY NOC D.O.	5	14648.00	73240.00	0.38
	80923 NURSE HOME FOR PROFIT BED	4	14125.00	56500.00	0.30
	80267 PEDIATRICS NO SURGERY M.D.	4	79051.25	316205.00	1.66
	80152 SURGERY NEUROLOGY M.D.	3	183333.33	550000.00	2.88
	59112 PHARMACISTS	2	1359.50	2719.00	0.01
	80924 NURSE HOME NOT PROFIT BED	2	5039.00	10078.00	0.05
	80114 SURGERY OPHTHALMOLOGY M.D.	3	6166.67	18500.00	0.10
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	1	2000.00	2000.00	0.01
	84154 SURGERY ORTHOPEDIC D.O.	2	83531.00	167062.00	0.87
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	500.00	1500.00	0.01
	80410 CHIROPRACTORS	1	10000.00	10000.00	0.05
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	3	55833.33	167500.00	0.88
	80998 NURSE	1	20000.00	20000.00	0.10
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	3	10166.67	30500.00	0.16
	84143 SURGERY GENERAL NOC D.O.	1	3500.00	3500.00	0.02
	80249 PSYCHIATRY M.D.	3	20583.33	61750.00	0.32
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	25000.00	25000.00	0.13
	80167 SURGERY GYNECOLOGY M.D.	1	10000.00	10000.00	0.05

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

17
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 82

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84965 HOSPITAL OSTEOPATH BED	1	15000.00	15000.00	0.08
	80284 INTERNAL MED MINOR SURG M.D.	2	47500.00	95000.00	0.50
	80146 SURGERY VASCULAR M.D.	1	40000.00	40000.00	0.21
	84284 INTERNAL MED MINOR SURG D.O.	1	82500.00	82500.00	0.43
	84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	4000.00	4000.00	0.02
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	1	4500.00	4500.00	0.02
	80166 SURGERY ABDOMINAL M.D.	1	97500.00	97500.00	0.51
	80994 OPTOMETRISTS	1	5500.00	5500.00	0.03
	80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	65000.00	65000.00	0.34
	80292 PATHOLOGY MINOR SURG M.D.	1	72650.00	72650.00	0.38
	80234 PHARMACOLOGY CLINICAL M.D.	2	6750.00	13500.00	0.07
	80157 EMERGENCY MED MAJOR SURG M.D.	1	3750.00	3750.00	0.02
	80233 OCCUPATIONAL MED M.D.	1	50000.00	50000.00	0.26
	80223 DENTIST FED GOVERNMENT NOC	1	3000.00	3000.00	0.02
	84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	2500.00	2500.00	0.01
	80617 HOSPITAL NOT PROFIT VISITS	1	500723.00	500723.00	2.62
	80610 HOSPITAL FOR PROFIT VISITS	2	500.00	1000.00	0.01
	80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	2	3851.50	7703.00	0.04
	80256 DERMATOLOGY NO SURGERY M.D.	3	3857.67	11573.00	0.06

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

18
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 82

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80916 MENTAL INSTITUTE NOT PROFIT BED	1	3500.00	3500.00	0.02
	80288 NEUROLOGY MINOR SURG M.D.	1	10000.00	10000.00	0.05
	80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	60000.00	60000.00	0.31
	80992 BLOOD BANKS	1	750.00	750.00	0.00
	80960 NURSE ANESTHETISTS	1	200.00	200.00	0.00
	80917 MENTAL INSTITUTE NOT PROFIT VISITS	2	242.00	484.00	0.00
	80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	1	900.00	900.00	0.00
	80241 GASTROENTEROLOGY NO SURGERY M.D.	1	47500.00	47500.00	0.25
	84256 DERMATOLOGY NO SURGERY D.O.	1	1250.00	1250.00	0.01
	80715 MEDICAL OR X-RAY LABORATORY	1	12000.00	12000.00	0.06
	80217 DENTIST MILITARY X-RAY THERAPY	1	10000.00	10000.00	0.05
	80174 MILITARY MAJOR SURGERY GROUP 3 M.D.	1	104040.00	104040.00	0.54
	80106 SURGERY LARYNGOLOGY M.D.	1	49035.00	49035.00	0.26
	80104 SURGERY GASTROENTEROLOGY M.D.	1	20000.00	20000.00	0.10
YES	00000 NO AVAILABLE DEFINITION	12	65447.58	785371.00	4.11
TOTAL		478	39967.95	19104681.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

23
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 81

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80612 HOSPITAL NOT PROFIT BED	64	23430.92	1499579.00	16.13
	80211 DENTIST NOC	33	3014.70	99485.00	1.07
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	27	32029.89	864807.00	9.30
	80143 SURGERY GENERAL NOC M.D.	13	25884.62	336500.00	3.62
	80154 SURGERY ORTHOPEDIC M.D.	17	38612.12	656406.00	7.06
	93215 HOSPITAL GOVERNMENT BED	5	4040.20	20201.00	0.22
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	25	38722.12	968053.00	10.41
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	17	37471.12	637009.00	6.85
	80257 INTERNAL MED NO SURGERY M.D.	2	33500.00	67000.00	0.72
	80117 SURGERY GENERAL PRACTICE M.D.	9	20166.67	181500.00	1.95
	80151 ANESTHESIOLOGY M.D.	6	37631.00	225786.00	2.43
	80268 PHYSICIANS NO SURGERY NOC M.D.	4	22750.00	91000.00	0.98
	80210 DENTAL HYGIENISTS	4	7875.00	31500.00	0.34
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	5	13100.00	65500.00	0.70
	80611 HOSPITAL FOR PROFIT BED	8	55105.25	440842.00	4.74
	80102 EMERGENCY MED NO SURGERY M.D.	4	80004.75	320019.00	3.44
	80212 DENTIST EMPLOYED ORAL SURGERY	8	16543.13	132345.00	1.42
	80156 SURGERY PLASTIC M.D.	5	5810.00	29050.00	0.31

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

24
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 81

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80145 SURGERY UROLOGICAL M.D.	2	26250.00	52500.00	0.56
	84268 PHYSICIANS NO SURGERY NOC D.O.	7	55811.00	390677.00	4.20
	80923 NURSE HOME FOR PROFIT BED	3	8086.00	24258.00	0.26
	80267 PEDIATRICS NO SURGERY M.D.	3	64307.00	192921.00	2.08
	80152 SURGERY NEUROLOGY M.D.	2	231000.00	462000.00	4.97
	80114 SURGERY OPHTHALMOLOGY M.D.	3	32500.00	97500.00	1.05
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	2	35000.00	70000.00	0.75
	80144 SURGERY THORACIC M.D.	2	55000.00	110000.00	1.18
	84154 SURGERY ORTHOPEDIC D.O.	2	41875.00	83750.00	0.90
	80249 PSYCHIATRY M.D.	2	37750.00	75500.00	0.81
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	25000.00	25000.00	0.27
	80293 PEDIATRICS MINOR SURG M.D.	1	200000.00	200000.00	2.15
	80155 SURGERY PLASTIC- OTORHINOLARYNGOLOGY MD	1	45000.00	45000.00	0.48
	80146 SURGERY VASCULAR M.D.	1	10000.00	10000.00	0.11
	80277 GYNECOLOGY MINOR SURG M.D.	1	2580.00	2580.00	0.03
	80166 SURGERY ABDOMINAL M.D.	1	6250.00	6250.00	0.07
	80993 CHIROPODIST	1	4000.00	4000.00	0.04
	80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	500.00	500.00	0.01
	80233 OCCUPATIONAL MED M.D.	1	350.00	350.00	0.00
	80223 DENTIST FED GOVERNMENT NOC	1	58000.00	58000.00	0.62

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

25
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 81

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	84156 SURGERY PLASTIC D.O.	1	15750.00	15750.00	0.17
	80617 HOSPITAL NOT PROFIT VISITS	1	50000.00	50000.00	0.54
	80282 DERMATOLOGY MINOR SURGERY M.D.	1	1000.00	1000.00	0.01
	80256 DERMATOLOGY NO SURGERY M.D.	1	15000.00	15000.00	0.16
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	5000.00	5000.00	0.05
	80261 NEUROLOGY NO SURGERY M.D.	1	50000.00	50000.00	0.54
	80235 PHYSICAL MED AND REHABILITATION M.D.	1	10000.00	10000.00	0.11
	80168 SURGERY OBSTETRICS M.D.	1	17500.00	17500.00	0.19
YES	00000 NO AVAILABLE DEFINITION	7	79321.43	555250.00	5.97
TOTAL		309	30086.95	9296868.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 29

ALL COMPANIES FOR YEAR: 80

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80612 HOSPITAL NOT PROFIT BED	32	23288.91	745245.00	11.75
	80211 DENTIST NOC	19	1663.95	31615.00	0.50
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	10	13486.00	134860.00	2.13
	80143 SURGERY GENERAL NOC M.D.	16	26518.75	424300.00	6.69
	80154 SURGERY ORTHOPEDIC M.D.	18	30139.39	542509.00	8.55
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	7	104135.71	728950.00	11.49
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	20715.33	186438.00	2.94
	80257 INTERNAL MED NO SURGERY M.D.	9	28090.22	252812.00	3.99
	80117 SURGERY GENERAL PRACTICE M.D.	17	24566.35	417628.00	6.58
	80151 ANESTHESIOLOGY M.D.	6	91302.83	547817.00	8.64
	80268 PHYSICIANS NO SURGERY NOC M.D.	4	1975.00	7900.00	0.12
	80210 DENTAL HYGIENISTS	1	1500.00	1500.00	0.02
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	7	4521.57	31651.00	0.50
	80611 HOSPITAL FOR PROFIT BED	6	2658.00	15948.00	0.25
	80102 EMERGENCY MED NO SURGERY M.D.	3	5416.67	16250.00	0.26
	80212 DENTIST EMPLOYED ORAL SURGERY	9	27722.22	249500.00	3.93
	80156 SURGERY PLASTIC M.D.	2	19250.00	38500.00	0.61
	80145 SURGERY UROLOGICAL M.D.	2	10875.00	21750.00	0.34

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

30
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 80

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	84268 PHYSICIANS NO SURGERY NOC D.O.	3	31227.67	93683.00	1.48
	80923 NURSE HOME FOR PROFIT BED	3	2701.67	8105.00	0.13
	80267 PEDIATRICS NO SURGERY M.D.	3	5600.00	16800.00	0.26
	80152 SURGERY NEUROLOGY M.D.	2	3000.00	6000.00	0.09
	80924 NURSE HOME NOT PROFIT BED	2	1116.50	2233.00	0.04
	80114 SURGERY OPHTHALMOLOGY M.D.	3	6361.00	19083.00	0.30
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	1	1000.00	1000.00	0.02
	84154 SURGERY ORTHOPEDIC D.O.	1	140000.00	140000.00	2.21
	80410 CHIROPRACTORS	2	2600.00	5200.00	0.08
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	2	3355.00	6710.00	0.11
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	1	350.00	350.00	0.01
	80249 PSYCHIATRY M.D.	1	5000.00	5000.00	0.08
	80293 PEDIATRICS MINOR SURG M.D.	3	220180.67	660542.00	10.41
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	3750.00	3750.00	0.06
	80167 SURGERY GYNECOLOGY M.D.	2	2625.00	5250.00	0.08
	80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	50000.00	50000.00	0.79
	80284 INTERNAL MED MINOR SURG M.D.	1	35000.00	35000.00	0.55
	80277 GYNECOLOGY MINOR SURG M.D.	2	500.00	1000.00	0.02
	80166 SURGERY ABDOMINAL M.D.	2	18200.00	36400.00	0.57

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 31

ALL COMPANIES FOR YEAR: 80

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80294 PHYSICIAN MINOR SURGERY NOC M.D.	3	11573.67	34721.00	0.55
	80234 PHARMACOLOGY CLINICAL M.D.	2	15000.00	30000.00	0.47
	80266 PATHOLOGY NO SURGERY M.D.	1	100000.00	100000.00	1.58
	80282 DERMATOLOGY MINOR SURGERY M.D.	2	575.00	1150.00	0.02
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	2000.00	2000.00	0.03
	80916 MENTAL INSTITUTE NOT PROFIT BED	1	6250.00	6250.00	0.10
	80115 SURGERY COLON AND RECTAL M.D.	1	2200.00	2200.00	0.03
	80289 OPHTHALMOLOGY MINOR SURG M.D.	1	90000.00	90000.00	1.42
	80254 ALLERGY M.D.	1	40000.00	40000.00	0.63
	80235 PHYSICAL MED AND REHABILITATION M.D.	1	25000.00	25000.00	0.39
	80997 MENTAL INSTITUTE FOR PROFIT BED	1	250000.00	250000.00	3.94
	80937 OPTICIANS	1	1200.00	1200.00	0.02
YES	00000 NO AVAILABLE DEFINITION	10	26900.10	269001.00	4.24
TOTAL		239	26538.92	6342801.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

26
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 79

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	43	10830.88	465728.00	7.22
	80211 DENTIST NOC	29	1944.59	56393.00	0.87
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	19	21236.74	403498.00	6.26
	80143 SURGERY GENERAL NOC M.D.	21	9994.48	209884.00	3.25
	80154 SURGERY ORTHOPEDIC M.D.	21	51924.05	1090405.00	16.91
	93215 HOSPITAL GOVERNMENT BED	6	2084.00	12504.00	0.19
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	10	123425.00	1234250.00	19.14
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	16	20043.31	320693.00	4.97
	80257 INTERNAL MED NO SURGERY M.D.	7	11250.00	78750.00	1.22
	80117 SURGERY GENERAL PRACTICE M.D.	11	27717.09	304888.00	4.73
	80151 ANESTHESIOLOGY M.D.	4	78750.00	315000.00	4.88
	80268 PHYSICIANS NO SURGERY NOC M.D.	6	10288.00	61728.00	0.96
	80210 DENTAL HYGIENISTS	5	5640.00	28200.00	0.44
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	7	2750.00	19250.00	0.30
	80611 HOSPITAL FOR PROFIT BED	7	8356.00	58492.00	0.91
	80102 EMERGENCY MED NO SURGERY M.D.	2	4612.50	9225.00	0.14
	80212 DENTIST EMPLOYED ORAL SURGERY	1	2500.00	2500.00	0.04
	80156 SURGERY PLASTIC M.D.	5	19700.00	98500.00	1.53

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

27
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 79

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84421 FAMILY PHYSICIAN MINOR SURG D.O.	1	2500.00	2500.00	0.04
	80145 SURGERY UROLOGICAL M.D.	2	111500.00	223000.00	3.46
	80923 NURSE HOME FOR PROFIT BED	4	28362.50	113450.00	1.76
	80267 PEDIATRICS NO SURGERY M.D.	2	1750.00	3500.00	0.05
	80152 SURGERY NEUROLOGY M.D.	1	100000.00	100000.00	1.55
	59112 PHARMACISTS	1	750.00	750.00	0.01
	80924 NURSE HOME NOT PROFIT BED	4	19382.00	77528.00	1.20
	80114 SURGERY OPHTHALMOLOGY M.D.	3	19166.67	57500.00	0.89
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	1	3500.00	3500.00	0.05
	80144 SURGERY THORACIC M.D.	3	10833.33	32500.00	0.50
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	2	1280.00	2560.00	0.04
	80410 CHIROPRACTORS	1	3000.00	3000.00	0.05
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	3	26833.33	80500.00	1.25
	80998 NURSE	1	11000.00	11000.00	0.17
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	1	100000.00	100000.00	1.55
	80249 PSYCHIATRY M.D.	1	247.00	247.00	0.00
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	300.00	300.00	0.00
	80167 SURGERY GYNECOLOGY M.D.	1	3750.00	3750.00	0.06
	80284 INTERNAL MED MINOR SURG M.D.	1	25000.00	25000.00	0.39

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

28
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL COMPANIES FOR YEAR: 79

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80277 GYNECOLOGY MINOR SURG M.D.	1	5000.00	5000.00	0.08
	80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	2	7500.00	15000.00	0.23
	84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	11250.00	11250.00	0.17
	80288 NEUROLOGY MINOR SURG M.D.	1	1500.00	1500.00	0.02
	80254 ALLERGY M.D.	1	15000.00	15000.00	0.23
	80241 GASTROENTEROLOGY NO SURGERY M.D.	1	4000.00	4000.00	0.06
	84175 MILITARY MAJOR SURGERY GROUP 4 D.O.	1	15000.00	15000.00	0.23
	84172 MILITARY MAJOR SURGERY GROUP 1 D.O.	1	2000.00	2000.00	0.03
	80225 DENTIST FED GOVERNMENT ORAL SURGERY	1	5000.00	5000.00	0.08
	80170 SURGERY HEAD AND NECK M.D.	1	3500.00	3500.00	0.05
	80148 ADD CHG EMPLOYED TECH RADIUM M.D.	1	2500.00	2500.00	0.04
	80131 MILITARY NO SURGERY M.D.	1	2000.00	2000.00	0.03
YES	00000 NO AVAILABLE DEFINITION	13	58193.31	756513.00	11.73
TOTAL		280	23031.20	6448736.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 35

ALL YEARS 1979-1987

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	826	64564.16	53330000.00	27.45
	80211 DENTIST NOC	284	10631.61	3019378.00	1.55
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	242	68080.22	16475414.00	8.48
	80143 SURGERY GENERAL NOC M.D.	217	59276.40	12862978.00	6.62
	80154 SURGERY ORTHOPEDIC M.D.	167	54322.17	9071803.00	4.67
	93215 HOSPITAL GOVERNMENT BED	163	39070.15	6368435.00	3.28
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	138	67282.71	9285014.00	4.78
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	119	58769.73	6993598.00	3.60
	80257 INTERNAL MED NO SURGERY M.D.	84	49922.07	4193454.00	2.16
	80117 SURGERY GENERAL PRACTICE M.D.	82	55322.05	4536408.00	2.34
	80151 ANESTHESIOLOGY M.D.	75	98204.53	7365340.00	3.79
	80268 PHYSICIANS NO SURGERY NOC M.D.	74	54484.03	4031818.00	2.08
	80210 DENTAL HYGIENISTS	65	15090.78	980901.00	0.50
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	56	23863.71	1336368.00	0.69
	80611 HOSPITAL FOR PROFIT BED	52	40026.75	2081391.00	1.07
	80102 EMERGENCY MED NO SURGERY M.D.	51	39037.88	1990932.00	1.02
	80212 DENTIST EMPLOYED ORAL SURGERY	47	65374.87	3072619.00	1.58
	80156 SURGERY PLASTIC M.D.	46	33344.13	1533830.00	0.79

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 36

ALL YEARS 1979-1987

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84421 FAMILY PHYSICIAN MINOR SURG D.O.	45	56927.64	2561744.00	1.32
	80145 SURGERY UROLOGICAL M.D.	45	52290.51	2353073.00	1.21
	84268 PHYSICIANS NO SURGERY NOC D.O.	44	35725.59	1571926.00	0.81
	80923 NURSE HOME FOR PROFIT BED	43	11566.84	497374.00	0.26
	80267 PEDIATRICS NO SURGERY M.D.	40	55525.13	2221005.00	1.14
	80152 SURGERY NEUROLOGY M.D.	31	93981.45	2913425.00	1.50
	59112 PHARMACISTS	31	2620.84	81246.00	0.04
	80924 NURSE HOME NOT PROFIT BED	27	12701.52	342941.00	0.18
	80114 SURGERY OPHTHALMOLOGY M.D.	27	32289.22	871809.00	0.45
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	25	56425.12	1410628.00	0.73
	80144 SURGERY THORACIC M.D.	25	89757.12	2243928.00	1.16
	84154 SURGERY ORTHOPEDIC D.O.	23	86859.43	1997767.00	1.03
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	20	46471.45	929429.00	0.48
	80410 CHIROPRACTORS	19	11944.63	226948.00	0.12
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	19	35331.26	671294.00	0.35
	80998 NURSE	18	28530.33	513546.00	0.26
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	14	59481.50	832741.00	0.43
	84143 SURGERY GENERAL NOC D.O.	14	47057.14	658800.00	0.34
	80249 PSYCHIATRY M.D.	14	15271.21	213797.00	0.11

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 37

ALL YEARS 1979-1987

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	13	112754.77	1465812.00	0.75
	80293 PEDIATRICS MINOR SURG M.D.	11	200822.00	2209042.00	1.14
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	11	16580.45	182385.00	0.09
	84151 ANESTHESIOLOGY D.O.	9	201544.44	1813900.00	0.93
	80167 SURGERY GYNECOLOGY M.D.	9	21380.44	192424.00	0.10
	84965 HOSPITAL OSTEOPATH BED	8	85658.50	685268.00	0.35
	84420 FAMILY PHYSICIAN NO SURGERY D.O.	8	19140.63	153125.00	0.08
	80614 CLINICS OUTP ONLY NOT PROFIT VISITS	8	56409.25	451274.00	0.23
	80284 INTERNAL MED MINOR SURG M.D.	8	27337.50	218700.00	0.11
	80213 DENTIST EMPLOYED NOC	8	25005.75	200046.00	0.10
	80146 SURGERY VASCULAR M.D.	8	41750.00	334000.00	0.17
	84284 INTERNAL MED MINOR SURG D.O.	7	17257.14	120800.00	0.06
	84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	7	80404.86	562834.00	0.29
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	7	76168.43	533179.00	0.27
	80277 GYNECOLOGY MINOR SURG M.D.	7	3618.57	25330.00	0.01
	80166 SURGERY ABDOMINAL M.D.	7	30378.57	212650.00	0.11
	80994 OPTOMETRISTS	6	36620.33	219722.00	0.11
	80993 CHIROPODIST	6	22208.33	133250.00	0.07
	80294 PHYSICIAN MINOR SURGERY NOC M.D.	6	19467.83	116807.00	0.06

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

38
9:28 WEDNESDAY, SEPTEMBER 15, 1987

ALL YEARS 1979-1987

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80292 PATHOLOGY MINOR SURG M.D.	6	93775.00	562650.00	0.29
	80234 PHARMACOLOGY CLINICAL M.D.	6	8541.67	51250.00	0.03
	80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	6	16708.33	100250.00	0.05
	80157 EMERGENCY MED MAJOR SURG M.D.	6	50595.83	303575.00	0.16
	80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	5	70000.00	350000.00	0.18
	80266 PATHOLOGY NO SURGERY M.D.	5	28350.00	141750.00	0.07
	80233 OCCUPATIONAL MED M.D.	5	11570.00	57850.00	0.03
	80223 DENTIST FED GOVERNMENT NOC	5	13200.00	66000.00	0.03
	84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	4	14500.00	58000.00	0.03
	84156 SURGERY PLASTIC D.O.	4	60187.50	240750.00	0.12
	84145 SURGERY UROLOGICAL D.O.	4	30606.25	122425.00	0.06
	80954 SANITARIUM NOT PROFIT VISITS	4	34750.00	139000.00	0.07
	80617 HOSPITAL NOT PROFIT VISITS	4	143368.25	573473.00	0.30
	80610 HOSPITAL FOR PROFIT VISITS	4	3125.00	12500.00	0.01
	80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	4	5925.75	23703.00	0.01
	80282 DERMATOLOGY MINOR SURGERY M.D.	4	3037.50	12150.00	0.01
	80256 DERMATOLOGY NO SURGERY M.D.	4	6643.25	26573.00	0.01
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	4	10500.00	42000.00	0.02

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

39
9:28 WEDNESDAY, SEPTEMBER 16, 1987

ALL YEARS 1979-1987

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80150 SURGERY CARDIOVASCULAR DISEASE M.D.	4	53750.00	215000.00	0.11
	80141 SURGERY CARDIAC M.D.	4	20500.00	82000.00	0.04
	84803 CLINICS OUTP ONLY OSTEOPATH VISITS	3	336783.33	1010350.00	0.52
	84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	3	14583.33	43750.00	0.02
	84277 GYNECOLOGY MINOR SURG D.O.	3	50616.67	151850.00	0.08
	80916 MENTAL INSTITUTE NOT PROFIT BED	3	8250.00	24750.00	0.01
	80288 NEUROLOGY MINOR SURG M.D.	3	70500.00	211500.00	0.11
	80261 NEUROLOGY NO SURGERY M.D.	3	85833.33	257500.00	0.13
	80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	3	30053.33	90160.00	0.05
	80115 SURGERY COLON AND RECTAL M.D.	3	14900.00	44700.00	0.02
	84266 PATHOLOGY NO SURGERY D.O.	2	91363.00	182726.00	0.09
	80992 BLOOD BANKS	2	2375.00	4750.00	0.00
	80960 NURSE ANESTHETISTS	2	145.00	290.00	0.00
	80926 SANITARIUM NOT PROFIT BED	2	2623.50	5247.00	0.00
	80917 MENTAL INSTITUTE NOT PROFIT VISITS	2	242.00	484.00	0.00
	80289 OPHTHALMOLOGY MINOR SURG M.D.	2	60000.00	120000.00	0.06
	80269 PULMONARY DISEASE NO SURGERY M.D.	2	294811.00	589622.00	0.30

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 40

ALL YEARS 1979-1987

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	2	5450.00	10900.00	0.01
	80254 ALLERGY M.D.	2	27500.00	55000.00	0.03
	80252 RHEUMATOLOGY NO SURGERY M.D.	2	101168.50	202337.00	0.10
	80241 GASTROENTEROLOGY NO SURGERY M.D.	2	25750.00	51500.00	0.03
	80235 PHYSICAL MED AND REHABILITATION M.D.	2	17500.00	35000.00	0.02
	80216 DENTIST MILITARY	2	403010.50	806021.00	0.41
	80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	2	109750.00	219500.00	0.11
	80158 SURGERY OTOLOGY M.D.	2	33500.00	67000.00	0.03
	80132 MILITARY MINOR SURGERY M.D.	2	11500.00	23000.00	0.01
	80108 SURGERY NEPHROLOGY M.D.	2	240201.00	480402.00	0.25
	92216 NURSE HOME GOVERNMENT VISITS	1	2006.00	2006.00	0.00
	84452 ADD CHG EMPLOYED NURSE ANESTHETISTS D.O.	1	150000.00	150000.00	0.08
	84443 PHYS NO MAJ SURG PNEUMATIC DILATATION D.O.	1	50000.00	50000.00	0.03
	84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	1	300000.00	300000.00	0.15
	84289 OPHTHALMOLOGY MINOR SURG D.O.	1	15000.00	15000.00	0.01
	84257 INTERNAL MED NO SURGERY D.O.	1	60000.00	60000.00	0.03
	84256 DERMATOLOGY NO SURGERY D.O.	1	1250.00	1250.00	0.00
	84254 ALLERGY D.O.	1	500.00	500.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 41

ALL YEARS 1979-1987

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84249 PSYCHIATRY D.O.	1	2500.00	2500.00	0.00
	84175 MILITARY MAJOR SURGERY GROUP 4 D.O.	1	15000.00	15000.00	0.01
	84172 MILITARY MAJOR SURGERY GROUP 1 D.O.	1	2000.00	2000.00	0.00
	84152 SURGERY NEUROLOGY D.O.	1	50000.00	50000.00	0.03
	84102 EMERGENCY MED NO SURGERY D.O.	1	52500.00	52500.00	0.03
	80997 MENTAL INSTITUTE FOR PROFIT BED	1	250000.00	250000.00	0.13
	80995 PHYSIOTHERAPISTS	1	1500.00	1500.00	0.00
	80951 NURSE HOME FOR PROFIT VISITS	1	7750.00	7750.00	0.00
	80945 EMPLOYED PHYSIOTHERAPISTS	1	55.00	55.00	0.00
	80937 OPTICIANS	1	1200.00	1200.00	0.00
	80925 SANITARIUM FOR PROFIT BED	1	2000.00	2000.00	0.00
	80715 MEDICAL OR X-RAY LABORATORY	1	12000.00	12000.00	0.01
	80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	1470.00	1470.00	0.00
	80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	75000.00	75000.00	0.04
	80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	1	15000.00	15000.00	0.01
	80412 PARTNERSHIP LIABILITY CHIROPRACTORS	1	15000.00	15000.00	0.01
	80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	1	3000.00	3000.00	0.00
	80278 HEMATOLOGY MINOR SURG M.D.	1	12500.00	12500.00	0.01

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
- COMPANY INDEMNITY ANALYSIS

9:28 WEDNESDAY, SEPTEMBER 16, 1987 ⁴²

ALL YEARS 1979-1987

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80272 ENDOCRINOLOGY MINOR SURG M.D.	1	105000.00	105000.00	0.05
	80263 OPHTHALMOLOGY NO SURGERY M.D.	1	69.00	69.00	0.00
	80260 NEPHROLOGY NO SURGERY M.D.	1	10000.00	10000.00	0.01
	80258 LARYNGOLOGY NO SURGERY M.D.	1	5000.00	5000.00	0.00
	80251 PSYCHOSOMATIC MEDICINE M.D.	1	100000.00	100000.00	0.05
	80225 DENTIST FED GOVERNMENT ORAL SURGERY	1	5000.00	5000.00	0.00
	80217 DENTIST MILITARY X-RAY THERAPY	1	10000.00	10000.00	0.01
	80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	577.00	577.00	0.00
	80174 MILITARY MAJOR SURGERY GROUP 3 M.D.	1	104040.00	104040.00	0.05
	80170 SURGERY HEAD AND NECK M.D.	1	3500.00	3500.00	0.00
	80168 SURGERY OBSTETRICS M.D.	1	17500.00	17500.00	0.01
	80148 ADD CHG EMPLOYED TECH RADIUM M.D.	1	2500.00	2500.00	0.00
	80131 MILITARY NO SURGERY M.D.	1	2000.00	2000.00	0.00
	80106 SURGERY LARYNGOLOGY M.D.	1	49035.00	49035.00	0.03
	80104 SURGERY GASTROENTEROLOGY M.D.	1	20000.00	20000.00	0.01
YES	100000 NO AVAILABLE DEFINITION	83	40870.57	3392257.00	1.75
TOTAL		3740	51942.94	194266597.00	100.00

TABLE X

Company Indemnity Analysis
(By Name of Company)

We have also included a table showing the claim activity of each insurer as reported to us each year. If insurers are not reporting claims as they should, we will be contacting them concerning disciplinary measures we may find necessary to employ in order to acquire greater attention to detail on their part. We do intend to maintain a full and accurate data base in this line of business.

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
1986

10:21 TUESDAY, SEPTEMBER 15, 1987 48

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
MISSOURI PROFESSIONAL LIABILITY INSASSO	126	85273.08	10744408.00	21.11
MEDICAL PROTECTIVE COMPANY	100	58440.92	5844092.00	11.48
MEDICAL DEFENSE ASSOCIATES	89	78758.36	7009494.00	13.77
ST PAUL FIRE & MARINE INSURANCE CO	78	99309.68	7746155.00	15.22
PROFESSIONAL MUTUAL INS CO	65	47083.35	3060418.00	6.01
AETNA CASUALTY AND SURETY COMPANY	33	101474.55	3348660.00	6.58
MISSOURI MEDICAL INSURANCE COMPANY	33	86384.91	2850702.00	5.60
PROVIDERS INS CO	24	38220.46	917291.00	1.80
FEDERAL INSURANCE COMPANY	21	31721.71	666156.00	1.31
RISK CONTROL ASSOCIATES INC	11	24421.55	268637.00	0.53
CONTINENTAL CASUALTY COMPANY	10	9069.40	90694.00	0.18
GULF INSURANCE COMPANY	9	18392.78	165535.00	0.33
BARNES HOSPITAL	8	87453.63	699629.00	1.37
DRUGGISTS MUTUAL INSURANCE COMPANY	6	4403.67	26422.00	0.05
INSURANCE CORPORATION OF AMERICA	5	446600.00	2233000.00	4.39
RESEARCH MEDICAL CENTER	4	13552.00	54208.00	0.11
ARGONAUT MIDWEST INSURANCE COMPANY	4	44562.50	178250.00	0.35
NATIONAL UNION FIRE INS CO OF PITTSBURG	3	12333.33	37000.00	0.07
NATIONAL CHIROPRACTIC MUTUAL INS CO	3	19500.00	58500.00	0.11
EMPIRE FIRE AND MARINE INSURANCE CO	2	11750.00	23500.00	0.05
DEPAUL HEALTH CENTER	2	20465.00	40930.00	0.08
AMERICAN CONTINENTAL INSURANCE CO	2	1525174.00	3050348.00	5.99

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 1986

10:21 TUESDAY, SEPTEMBER 15, 1987 49

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
ST LOUIS UNIVERSITY MEDICAL CENTER	2	2000.00	4000.00	0.01
STANDARD FIRE INSURANCE COMPANY	2	300000.00	600000.00	1.18
CHICAGO INSURANCE COMPANY	1	55.00	55.00	0.00
WESTERN CASUALTY AND SURETY COMPANY	1	85000.00	85000.00	0.17
JEFFERSON INSURANCE CO OF NEW YORK	1	28000.00	28000.00	0.06
LESTER E COX MEDICAL CENTER	1	50000.00	50000.00	0.10
MULTI MEDICAL INSURANCE COMPANY	1	91000.00	91000.00	0.18
HARTFORD ACCIDENT & INDEMNITY CO	1	198322.00	198322.00	0.39
MARYLAND CASUALTY COMPANY	1	156000.00	156000.00	0.31
CONTINENTAL INSURANCE COMPANY THE	1	25000.00	25000.00	0.05
CURATORS OF THE UNIVERSITY OF MISSOURI	1	100000.00	100000.00	0.20
ST PAUL MERCURY INSURANCE COMPANY	1	196000.00	196000.00	0.39
UNITED STATES FIDELITY & GUARANTY CO	1	133750.00	133750.00	0.26
VIGILANT INSURANCE COMPANY	1	4500.00	4500.00	0.01
PACIFIC INDEMNITY COMPANY	1	100000.00	100000.00	0.20
PRUDENTIAL PROPERTY & CASUALTY INS CO	1	10000.00	10000.00	0.02
TOTAL	656	77584.84	50895656.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
1985

10:13 TUESDAY, SEPTEMBER 15, 1987 37

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
MEDICAL PROTECTIVE COMPANY	136	56367.65	7666001.00	19.68
MISSOURI PROFESSIONAL LIABILITY INSASSO	122	25929.73	3163427.00	8.12
PROFESSIONAL MUTUAL INS CO	79	68713.05	5428331.00	13.94
MEDICAL DEFENSE ASSOCIATES	60	78139.87	4688392.00	12.04
ST PAUL FIRE & MARINE INSURANCE CO	59	155675.42	9184850.00	23.58
AETNA CASUALTY AND SURETY COMPANY	33	52683.82	1738566.00	4.46
PROVIDERS INS CO	23	12324.48	283463.00	0.73
STANDARD FIRE INSURANCE COMPANY	23	60822.83	1398925.00	3.59
MISSOURI MEDICAL INSURANCE COMPANY	22	67013.00	1474286.00	3.79
FEDERAL INSURANCE COMPANY	16	75280.56	1204489.00	3.09
RISK CONTROL ASSOCIATES INC	6	11750.00	70500.00	0.18
CONTINENTAL CASUALTY COMPANY	5	2685.40	13427.00	0.03
NATIONAL CHIROPRACTIC MUTUAL INS CO	4	8500.00	34000.00	0.09
UNITED STATES FIDELITY & GUARANTY CO	2	53000.00	106000.00	0.27
MARYLAND CASUALTY COMPANY	2	600000.00	1200000.00	3.08
CHICAGO INSURANCE COMPANY	2	2018.00	4036.00	0.01
WESTERN CASUALTY AND SURETY COMPANY	2	30000.00	60000.00	0.15
PRUDENTIAL PROPERTY & CASUALTY INS CO	2	38500.00	77000.00	0.20
DRUGGISTS MUTUAL INSURANCE COMPANY	2	337.50	675.00	0.00
ST PAUL MERCURY INSURANCE COMPANY	2	1775.00	3550.00	0.01
CONTINENTAL INSURANCE COMPANY THE	1	55000.00	55000.00	0.14
EMPIRE FIRE AND MARINE INSURANCE CO	1	30000.00	30000.00	0.08

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 1985

10:13 TUESDAY, SEPTEMBER 15, 1987 38

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
HARTFORD ACCIDENT & INDEMNITY CO	1	40000.00	40000.00	0.10
NORTH RIVER INSURANCE COMPANY THE	1	1000000.00	1000000.00	2.57
VIGILANT INSURANCE COMPANY	1	5000.00	5000.00	0.01
NATIONAL UNION FIRE INS CO OF PITTSBURG	1	750.00	750.00	0.00
GENERAL INSURANCE CO OF AMERICA	1	13472.00	13472.00	0.03
TOTAL	609	63947.68	38944140.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
1984

10:03 TUESDAY, SEPTEMBER 15, 1987 34

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
MISSOURI PROFESSIONAL LIABILITY INSASSO	99	38750.93	3836342.00	13.15
ST PAUL FIRE & MARINE INSURANCE CO	91	66334.37	6036428.00	20.69
MEDICAL PROTECTIVE COMPANY	89	30620.90	2725260.00	9.34
PROFESSIONAL MUTUAL INS CO	58	75432.62	4375092.00	15.00
MEDICAL DEFENSE ASSOCIATES	52	50499.56	2625977.00	9.00
AETNA CASUALTY AND SURETY COMPANY	46	94367.33	4340897.00	14.88
MISSOURI MEDICAL INSURANCE COMPANY	33	112964.18	3727818.00	12.78
RISK CONTROL ASSOCIATES INC	9	27833.33	250500.00	0.86
NOT ON COMPANY FILE ?	7	16750.00	117250.00	0.40
PROVIDERS INS CO	7	1046.43	7325.00	0.03
ST PAUL MERCURY INSURANCE COMPANY	7	16125.86	112881.00	0.39
ARGONAUT INSURANCE COMPANY	4	232267.75	929071.00	3.18
CONTINENTAL CASUALTY COMPANY	3	2235.00	6705.00	0.02
STANDARD FIRE INSURANCE COMPANY	3	3500.00	10500.00	0.04
NATIONAL CHIROPRACTIC MUTUAL INS CO	3	3849.33	11548.00	0.04
CONTINENTAL INSURANCE COMPANY THE	2	3329.00	6658.00	0.02
UNITED STATES FIDELITY & GUARANTY CO	2	1000.00	2000.00	0.01
PACIFIC EMPLOYERS INSURANCE COMPANY	2	4500.00	9000.00	0.03
PRUDENTIAL PROPERTY & CASUALTY INS CO	2	2625.00	5250.00	0.02
ATLANTIC INSURANCE COMPANY	1	3000.00	3000.00	0.01
COLUMBUS INS CO	1	185.00	185.00	0.00
HARTFORD CASUALTY INSURANCE COMPANY	1	25000.00	25000.00	0.09

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 1984

10:03 TUESDAY, SEPTEMBER 15, 1987 35

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
JEFFERSON INSURANCE CO OF NEW YORK	1	5000.00	5000.00	0.02
GENERAL INSURANCE CO OF AMERICA	1	1400.00	1400.00	0.00
TOTAL	524	55670.01	29171087.00	100.00

TABLE XI

Claim Dispositions

This table tracks the legal disposition of the claims through our judicial system. The claims are divided into two general categories: those for the plaintiff and those for the defendant. The column headings that are abbreviated mean as follows:

INC-RPT Average number of months from date of incident
 to date of first report to insurer.

INC-DSP Average number of months from date of incident
 to date of closure of claim by insurer.

AVG-SEV Average severity of loss for those claims.

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1986

PAGE 1

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC QSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	193	29.42	9	17	3	19,299	941
BEFORE TRIAL OR HEARING	260	39.63	23	52	4	65,816	10,578
DURING TRIAL OR HEARING	1	.15	34	52	9	5,000	1,115
NOT SPECIFIED	1	.15	24	54	6	33,185	5,431
TOTAL SETTLED	455	69.35	17	37	4	45,879	6,458
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	5	.76	16	48	2	60,286	12,860
JUDGEMENT NWS VERDICT FOR DEFENDANT	1	.15	23	86	8	1,000,000	210,543
JUDGEMENT FOR PLAINTIFF	14	2.13	12	57	5	221,492	31,196
FOR PLAINTIFF AFTER APPEAL	4	.60	7	48	5	312,070	59,172
ALL OTHER	177	26.98	19	51	5	137,682	15,324
TOTAL COURT DISPOSITIONS	201	30.64	18	51	5	149,354	18,212
TOTAL PAID CLAIM DISPOSITIONS	656	100.00	17	42	4	77,584	10,060

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1986
ALL COMPANIES

PAGE 2

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	1,045	76.55	14	31	4		1,549
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	25	1.83	17	53	3		8,890
JUDGEMENT NWS FOR PLAINTIFF	5	.36	16	58	3		4,878
JUDGEMENT FOR DEFENDANT	48	3.51	19	63	6		17,506
FOR DEFENDANT AFTER APPEAL	9	.65	17	65	5		14,570
ALL OTHERS INCLUDING DISMISSALS	233	17.06	22	52	4		5,879
TOTAL COURT DISPOSITIONS	320	23.44	21	54	4		8,087
TOTAL UNPAID CLAIM DISPOSITIONS	1,365	100.00	16	36	4		3,082

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1985

PAGE 1

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN. FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	149	24.46	7	15	3	12,560	908
BEFORE TRIAL OR HEARING	310	50.90	22	52	5	59,103	7,578
TOTAL SETTLED	459	75.36	17	40	4	43,994	5,413
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	18	2.95	15	46	4	142,875	9,288
JUDGEMENT NWS VERDICT FOR DEFENDANT	2	.32	12	77	5	25,500	13,098
JUDGEMENT FOR PLAINTIFF	17	2.79	30	65	5	445,778	20,804
FOR PLAINTIFF AFTER APPEAL	3	.49	9	54	5	108,049	17,740
ALL OTHER	110	18.06	16	46	5	74,776	10,994
TOTAL COURT DISPOSITIONS	150	24.63	17	49	5	125,003	12,064
TOTAL PAID CLAIM DISPOSITIONS	609	100.00	17	42	4	63,947	7,051

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1985

PAGE 2

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	787	81.30	12	30	4		1,741
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	21	2.16	18	61	4		12,182
JUDGEMENT NWS FOR PLAINTIFF	6	.61	8	27	3		6,447
JUDGEMENT FOR DEFENDANT	27	2.78	14	55	5		15,183
FOR DEFENDANT AFTER APPEAL	2	.20	21	80	2		2,164
ALL OTHERS INCLUDING DISMISSALS	125	12.91	22	47	4		4,326
TOTAL COURT DISPOSITIONS	181	18.69	20	50	4		6,903
TOTAL UNPAID CLAIM DISPOSITIONS	968	100.00	14	34	4		2,706

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1984

PAGE 1

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC QSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	183	34.92	15	28	3	21,927	2,177
BEFORE TRIAL OR HEARING	206	39.31	16	46	5	67,982	8,078
DURING TRIAL OR HEARING	3	.57	22	50	4	50,666	12,678
AFTER TRIAL/HEARING, BEFORE DECISION	2	.38	36	61	4	15,000	16,926
NOT SPECIFIED	4	.76		6	3	4,965	269
TOTAL SETTLED	398	75.95	16	37	4	45,776	5,366
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	24	4.58	13	48	5	106,923	11,164
JUDGEMENT NWS VERDICT FOR DEFENDANT	3	.57	26	74	7	69,500	12,277
JUDGEMENT FOR PLAINTIFF	10	1.90	20	62	5	108,830	21,682
FOR PLAINTIFF AFTER APPEAL	2	.38	20	82	4	34,275	13,040
ALL OTHER	87	16.60	16	43	5	80,695	9,657
TOTAL COURT DISPOSITIONS	126	24.04	16	47	5	86,920	11,014
TOTAL PAID CLAIM DISPOSITIONS	524	100.00	16	40	4	55,670	6,724

09/16/87

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1984
ALL COMPANIES

PAGE 2

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	775	83.96	12	29	4		1,086
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	29	3.14	20	55	4		8,841
JUDGEMENT NWS FOR PLAINTIFF	12	1.30	12	54	4		3,918
JUDGEMENT FOR DEFENDANT	15	1.62	19	50	4		10,979
FOR DEFENDANT AFTER APPEAL	6	.65	8	58	5		5,633
ALL OTHERS INCLUDING DISMISSALS	86	9.31	22	50	5		5,013
TOTAL COURT DISPOSITIONS	148	16.03	20	52	4		6,304
TOTAL UNPAID CLAIM DISPOSITIONS	923	100.00	13	32	4		1,922

TABLE XII

Financial Data in Market Share Order
(Derived from Page 14 Supplement)

The source of these tables is independent of the closed claim data used for all the preceding tables. The matter here is financial. These reports show which insurer writes premium in five categories of malpractice insurance:

- A Physicians and Surgeons
- B Dentists
- C Nurses
- D Hospitals
- E Other
- F Total

The reports are sequenced by market share and show the name of the insurer, the premium written, premium earned, losses paid, losses incurred, cash flow loss ratio, true loss ratio and percent unpaid. Percent unpaid is deductible from the true loss ratio, since it is calculated thus:

$$\frac{\text{Losses Incurred} - \text{Losses Paid}}{\text{Premium Earned}}$$

DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

NOVEMBER 25, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	164	24767	\$19,033,174	19.94	ST PAUL FIRE & MARINE INSURANCE CO
2	000	32654	\$16,141,357	16.91	MEDICAL DEFENSE ASSOCIATES
3	861	40401	\$14,801,582	15.51	PROVIDERS INS CO
4	000	36668	\$10,230,166	10.72	MISSOURI MEDICAL INSURANCE COMPANY
5	000	11843	\$9,937,156	10.41	MEDICAL PROTECTIVE COMPANY
6	000	33367	\$9,656,062	10.12	RISK CONTROL ASSOCIATES INC
7	861	33863	\$5,619,454	5.888	MISSOURI PROFESSIONAL LIABILITY INSASSO
8	000	16349	\$2,379,957	2.493	PROFESSIONAL MUTUAL INS CO
9	218	20443	\$1,702,567	1.784	CONTINENTAL CASUALTY COMPANY
10	000	28800	\$1,124,497	1.178	INSURANCE CORPORATION OF AMERICA
11	091	22357	\$765,967	0.803	HARTFORD ACCIDENT & INDEMNITY CO
12	164	24791	\$690,806	0.724	ST PAUL MERCURY INSURANCE COMPANY
13	076	22810	\$449,777	0.471	CHICAGO INSURANCE COMPANY
14	000	15865	\$431,994	0.453	NATIONAL CHIROPRACTIC MUTUAL INS CO
15	218	20427	\$395,106	0.414	AMERICAN CASUALTY CO OF READING PA
16	901	22748	\$357,733	0.375	PACIFIC EMPLOYERS INSURANCE COMPANY
17	012	19445	\$322,061	0.337	NATIONAL UNION FIRE INS CO OF PITTSBURG
18	143	23906	\$307,664	0.322	NORTHWESTERN NATIONAL CASUALTY CO
19	218	20478	\$203,971	0.214	NATIONAL FIRE INS CO OF HARTFORD
20	929	12246	\$197,020	0.206	AMERICAN CONTINENTAL INSURANCE CO
21	901	22713	\$123,086	0.129	INSURANCE COMPANY OF NORTH AMERICA
22	775	13714	\$112,337	0.118	DRUGGISTS MUTUAL INSURANCE COMPANY
23	189	25658	\$106,917	0.112	TRAVELERS INDEMNITY COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$15,559,508	\$8,006,397	\$12,240,290	79	42.1	27
2	\$14,436,369	\$7,196,577	\$8,743,667	61	44.6	11
3	\$21,017,088	\$1,899,272	\$4,331,512	21	12.8	12
4	\$5,905,583	\$3,282,910	\$8,200,322	139	32.1	83
5	\$8,756,746	\$6,184,857	\$11,035,284	126	62.2	55
6	\$5,946,441	\$287,247	\$7,645,643	129	3.0	124
7	\$13,031,793	\$7,627,665	\$19,377,981	149	135.7	90
8	\$2,436,254	\$2,692,341	\$-763,554	-31	113.1	-142
9	\$1,301,464	\$-446,551	\$5,541,496	426	-26.2	460
10	\$1,344,586	\$36,000	\$314,748	23	3.2	21
11	\$765,919	\$205,822	\$309,777	40	26.9	14
12	\$676,390	\$324,452	\$733,743	108	47.0	61
13	\$400,274	\$108,831	\$280,733	70	24.2	43
14	\$358,329	\$38,500	\$150,630	42	8.9	31
15	\$364,092	\$0	\$637,805	175	0.0	175
16	\$397,090	\$4,806	\$26,990	7	1.3	6
17	\$151,417	\$824,301	\$2,409,964	1592	255.9	1047
18	\$309,026	\$0	\$-7,266	-2	0.0	-2
19	\$199,039	\$381	\$145,586	73	0.2	73
20	\$177,508	\$579,038	\$846,339	477	293.9	151
21	\$66,337	\$0	\$-287,703	-434	0.0	-434
22	\$95,163	\$14,063	\$46,501	49	12.5	34
23	\$118,227	\$10,000	\$385,473	326	9.4	318

DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

NOVEMBER 25, 1987 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	012	19429	\$80,820	0.085	INSURANCE CO OF THE STATE OF PA	\$70,285	\$0	\$20,970	30	0.0	30
25	001	19038	\$71,983	0.075	AETNA CASUALTY AND SURETY COMPANY	\$-137,560	\$1,337,015	\$125,558	-91	1857.4	881
26	215	19828	\$47,963	0.050	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$1,794,722	\$7,076,050	0	3741.9	0
27	091	19682	\$31,335	0.033	HARTFORD FIRE INSURANCE COMPANY	\$48,996	\$0	\$19,801	40	0.0	40
28	000	18767	\$29,516	0.031	CHURCH MUTUAL INSURANCE COMPANY	\$25,110	\$0	\$3,492	14	0.0	14
29	486	11630	\$23,172	0.024	JEFFERSON INSURANCE CO OF NEW YORK	\$43,152	\$29,000	\$40,619	94	125.2	27
30	020	26093	\$20,758	0.022	WESTERN CASUALTY AND SURETY COMPANY	\$16,581	\$106,450	\$171,490	1034	512.8	392
31	076	22837	\$20,683	0.022	INTERSTATE INDEMNITY COMPANY	\$16,340	\$0	\$3,387	21	0.0	21
32	080	22047	\$7,900	0.008	NORTH STAR REINSURANCE CORPORATION	\$7,900	\$0	\$-495,999	-6278	0.0	-6278
33	048	34622	\$5,572	0.006	GLENS FALLS INSURANCE COMPANY THE	\$6,764	\$0	\$-6	-0	0.0	-0
34	091	22411	\$4,688	0.005	TWIN CITY FIRE INSURANCE COMPANY	\$17,684	\$0	\$-7,643	-43	0.0	-43
35	163	24740	\$4,480	0.005	SAFECO INSURANCE CO OF AMERICA	\$3,837	\$327,100	\$286,475	7466	7301.3	-1059
36	048	35289	\$3,545	0.004	CONTINENTAL INSURANCE COMPANY THE	\$3,608	\$25,000	\$98,078	2718	705.2	2025
37	143	23914	\$2,500	0.003	NORTHWESTERN NATIONAL INS CO	\$2,507	\$0	\$-2,876	-115	0.0	-115
38	901	22667	\$2,177	0.002	CIGNA INSURANCE COMPANY	\$1,932	\$0	\$-237,234	-12279	0.0	-12279
39	020	26107	\$809	0.001	WESTERN FIRE INSURANCE COMPANY	\$809	\$0	\$0	0	0.0	0
40	020	19704	\$553	0.001	AMERICAN STATES INSURANCE COMPANY	\$478	\$0	\$0	0	0.0	0
41	196	25887	\$430	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$568	\$143,833	\$137,233	24161	33449.5	-1162
42	011	19356	\$352	0.000	MARYLAND CASUALTY COMPANY	\$335	\$156,489	\$1,989	594	44457.1	-46119
43	095	22519	\$330	0.000	HOME INDEMNITY COMPANY THE	\$399	\$0	\$5,000	1253	0.0	1253
44	095	22527	\$327	0.000	HOME INSURANCE COMPANY THE	\$300	\$-1	\$0	0	-0.3	0
45	031	20087	\$188	0.000	NATIONAL INDEMNITY COMPANY	\$3,076	\$0	\$-643	-21	0.0	-21
46	052	21083	\$125	0.000	INTERNATIONAL INSURANCE COMPANY	\$1,088	\$0	\$-7,393	-680	0.0	-680
47	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$746	0	0.0	0
48	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-18	0	0.0	0
49	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$-100,175	0	0.0	0
50	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$393	\$1,488,428	\$-774,659	-197114	0.0	-575849
51	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$-9,700	0	0.0	0
52	011	19372	\$0	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$-441	0	0.0	0
53	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY	\$0	\$58,000	\$256,001	0	0.0	0
54	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$100,000	\$17,435	0	0.0	0
55	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$727,716	\$1,875,092	0	0.0	0
56	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$100,000	\$100,000	0	0.0	0
57	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$5,756	\$3,382	0	0.0	0
58	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$28,500	\$-689,102	0	0.0	0
59	901	20699	\$0	0.000	AETNA INSURANCE COMPANY	\$0	\$0	\$-580	0	0.0	0
60	901	20702	\$0	0.000	AETNA FIRE UNDERWRITERS INS CO	\$7	\$0	\$-240	-3429	0.0	-3429
61	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$1,655,141	0	0.0	0
62	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$272	\$0	\$-10,498	-3860	0.0	-3860
63	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$0	\$0	\$-4	0	0.0	0
64	059	21326	\$0	0.000	EMPIRE FIRE AND MARINE INSURANCE CO	\$192	\$23,500	\$-91,684	-47752	0.0	-59992
65	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$0	\$-17,180	0	0.0	0
66	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$151,827	\$30,692	0	0.0	0
67	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-587	0	0.0	0
68	158	24384	\$0	0.000	RANGER INSURANCE COMPANY	\$0	\$0	\$-478	0	0.0	0
69	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$-199	0	0.0	0
70	185	25534	\$0	0.000	TRANSAMERICA INSURANCE COMPANY	\$0	\$10,000	\$-6,035	0	0.0	0
71	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-927	0	0.0	0
72	304	23252	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$12,000	\$-27,304	0	0.0	0
73	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-122	0	0.0	0
74	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$-2,453	0	0.0	0

DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

NOVEMBER 25, 1987 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
75	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY
76	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO
77	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY
78	163	24732	\$-67	-.000	GENERAL INSURANCE CO OF AMERICA
79	044	20621	\$-322	-.000	COMMERCIAL UNION INSURANCE COMPANY
80	048	20850	\$-1,471	-.002	FIREMENS INS CO OF NEWARK, NEW JERSEY
81	610	11401	\$-1,936	-.002	GUARANTY NATIONAL INSURANCE COMPANY

=====

\$95,446,821

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
75	\$0	\$0	\$7,272	0.0	0	0
76	\$0	\$0	\$-10,700	0.0	0	0
77	\$0	\$91,000	\$2,116	0.0	0	0
78	\$169	\$27,557	\$-5,505	-3257.4	-41130	-19563
79	\$19	\$0	\$0	0.0	0	0
80	\$-454	\$0	\$-1,182	260.4	0	260
81	\$898	\$4,000	\$59,499	6625.7	-207	6180
	=====	=====	=====			
	\$93,950,328	\$45,624,801	\$91,841,912	97.76%	47.80%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR PHYSICIANS & SURGEONS
WITH MARKET SHARE EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME		
1	000	32654	\$16,047,457	24.61	MEDICAL DEFENSE ASSOCIATES		
2	164	24767	\$13,963,525	21.42	ST PAUL FIRE & MARINE INSURANCE CO		
3	000	36668	\$10,230,166	15.69	MISSOURI MEDICAL INSURANCE COMPANY		
4	000	33367	\$9,656,062	14.81	RISK CONTROL ASSOCIATES INC		
5	000	11843	\$8,935,060	13.7	MEDICAL PROTECTIVE COMPANY		
6	000	16349	\$2,379,857	3.650	PROFESSIONAL MUTUAL INS CO		
7	218	20443	\$1,702,567	2.611	CONTINENTAL CASUALTY COMPANY		
8	000	28800	\$1,124,497	1.725	INSURANCE CORPORATION OF AMERICA		
9	218	20427	\$395,106	0.606	AMERICAN CASUALTY CO OF READING PA		
10	901	22748	\$258,661	0.397	PACIFIC EMPLOYERS INSURANCE COMPANY		
11	218	20478	\$203,971	0.313	NATIONAL FIRE INS CO OF HARTFORD		
12	164	24791	\$161,138	0.247	ST PAUL MERCURY INSURANCE COMPANY		
13	861	40401	\$81,465	0.125	PROVIDERS INS CO		
14	091	19682	\$31,335	0.048	HARTFORD FIRE INSURANCE COMPANY		
15	076	22837	\$20,683	0.032	INTERSTATE INDEMNITY COMPANY		
16	091	22411	\$4,688	0.007	TWIN CITY FIRE INSURANCE COMPANY		
17	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY		
18	414	17680	\$0	0.000	FORUM INSURANCE COMPANY		
19	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY		
20	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT		
21	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY		
22	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY		
23	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY		
OBS	PREMIUM EARNED		DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$14,418,407		\$7,196,577	\$8,743,667	60.6	44.846	10.7
2	\$11,035,849		\$5,867,280	\$9,548,533	86.5	42.019	33.4
3	\$5,905,583		\$3,282,910	\$8,200,322	138.9	32.090	83.3
4	\$5,946,441		\$287,247	\$7,645,643	128.6	2.975	123.7
5	\$7,974,603		\$5,403,759	\$9,975,213	125.1	60.478	57.3
6	\$2,416,512		\$2,298,491	\$-1,080,752	-44.7	96.581	-139.8
7	\$1,301,464		\$-446,551	\$5,541,496	425.8	-26.228	460.1
8	\$1,344,586		\$36,000	\$314,748	23.4	3.201	20.7
9	\$364,092		\$0	\$637,805	175.2	0.000	175.2
10	\$285,905		\$3,460	\$19,433	6.8	1.338	5.6
11	\$199,039		\$381	\$145,586	73.1	0.187	73.0
12	\$161,138		\$0	\$57,153	35.5	0.000	35.5
13	\$121,629		\$186,883	\$120,462	99.0	229.403	-54.6
14	\$48,996		\$0	\$19,801	40.4	0.000	40.4
15	\$16,340		\$0	\$3,387	20.7	0.000	20.7
16	\$17,684		\$0	\$-7,643	-43.2	0.000	-43.2
17	\$97		\$0	\$-2,165	-2232.0	0.000	-2232.0
18	\$0		\$0	\$739	0.0	0.000	0.0
19	\$0		\$114,101	\$202,181	0.0	0.000	0.0
20	\$0		\$0	\$-100,175	0.0	0.000	0.0
21	\$0		\$1,484,928	\$-824,449	0.0	0.000	0.0
22	\$0		\$0	\$-9,700	0.0	0.000	0.0
23	\$0		\$100,000	\$100,000	0.0	0.000	0.0

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR PHYSICIANS & SURGEONS
WITH MARKET SHARE EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
24	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED
25	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY
26	901	20699	\$0	0.000	AETNA INSURANCE COMPANY
27	901	20702	\$0	0.000	AETNA FIRE UNDERWRITERS INS CO
28	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE
29	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
30	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
31	041	22217	\$0	0.000	GULF INSURANCE COMPANY
32	041	22233	\$0	0.000	SELECT INSURANCE COMPANY
33	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO
34	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA
35	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA
36	189	25658	\$0	0.000	TRAVELERS INDEMNITY COMPANY
37	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO
38	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY
39	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE
40	711	35718	\$0	0.000	PHICO INSURANCE COMPANY
41	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO

=====

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	\$0	\$0	\$2,456	0.0	0	0.0
25	\$0	\$28,500	\$-689,102	0.0	0	0.0
26	\$0	\$0	\$-580	0.0	0	0.0
27	\$7	\$0	\$-240	-3428.6	0	-3428.6
28	\$0	\$0	\$1,655,141	0.0	0	0.0
29	\$0	\$0	\$-10,468	0.0	0	0.0
30	\$0	\$0	\$-17,180	0.0	0	0.0
31	\$0	\$151,827	\$30,742	0.0	0	0.0
32	\$0	\$0	\$-493	0.0	0	0.0
33	\$0	\$7,500	\$2,500	0.0	0	0.0
34	\$0	\$27,557	\$-6,631	0.0	0	0.0
35	\$0	\$327,100	\$284,879	0.0	0	0.0
36	\$613	\$10,000	\$356,726	58193.5	0	56562.2
37	\$0	\$0	\$-12,202	0.0	0	0.0
38	\$0	\$0	\$165,000	0.0	0	0.0
39	\$0	\$0	\$-198	0.0	0	0.0
40	\$0	\$0	\$-2,453	0.0	0	0.0
41	\$0	\$0	\$-10,700	0.0	0	0.0
=====						
	\$51,558,985	\$26,367,950	\$50,998,482	98.91%	40.44%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR DENTISTS
WITH MARKET SHARE EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$2,048,485	64.76	ST PAUL FIRE & MARINE INSURANCE CO	\$1,870,090	\$1,205,143	\$1,256,857	67	59	3
2	000	11843	\$1,002,096	31.68	MEDICAL PROTECTIVE COMPANY	\$782,143	\$781,098	\$1,060,071	136	78	36
3	000	32654	\$93,900	2.968	MEDICAL DEFENSE ASSOCIATES	\$17,962	\$0	\$0	0	0	0
4	164	24791	\$12,862	0.407	ST PAUL MERCURY INSURANCE COMPANY	\$12,648	\$0	\$-12,126	-96	0	-96
5	189	25658	\$5,980	0.189	TRAVELERS INDEMNITY COMPANY	\$4,084	\$0	\$-27,184	-666	0	-666
6	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-18	0	0	0
7	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$393	\$3,500	\$49,790	12669	0	11779
8	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$0	\$0	\$-347	0	0	0
9	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$0	\$0	\$81	0	0	0
10	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE	\$-1	\$-1	\$0	0	0	-100
11	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$0	\$0	\$-3	0	0	0
12	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-58	0	0	0
13	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$423	\$0	\$0	0	0	0
14	001	19038	\$-6	-.000	AETNA CASUALTY AND SURETY COMPANY	\$2	\$11,250	\$-18,735	-936750	-187500	-1499250
			=====			=====	=====	=====			
			\$3,163,317			\$2,687,744	\$2,000,990	\$2,308,328	85.88%	63.26%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR NURSES
WITH MARKET SHARE EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	486	11630	\$18,620	100.6	JEFFERSON INSURANCE CO OF NEW YORK	\$32,045	\$1,000	\$12,650	39.5	5.37	36.4
2	861	40401	\$230	1.243	PROVIDERS INS CO	\$2,612	\$0	\$-10,128	-387.7	0.00	-387.7
3	031	20087	\$188	1.016	NATIONAL INDEMNITY COMPANY	\$3,076	\$0	\$-643	-20.9	0.00	-20.9
4	052	21083	\$125	0.675	INTERNATIONAL INSURANCE COMPANY	\$1,088	\$0	\$-5,212	-479.0	0.00	-479.0
5	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$272	\$0	\$-27	-9.9	0.00	-9.9
6	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$0	\$0	\$-4	0.0	0.00	0.0
7	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$0	\$-50	0.0	0.00	0.0
8	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$0	\$0	\$95,000	0.0	0.00	0.0
9	001	19038	\$-658	-3.56	AETNA CASUALTY AND SURETY COMPANY	\$-173	\$5,000	\$-158,077	91374.0	-759.88	94264.2
			=====			=====	=====	=====			
			\$18,505			\$38,920	\$6,000	\$-66,491	-170.84%	32.42%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR HOSPITALS
WITH MARKET SHARE EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$14,235,667	57.47	PROVIDERS INS CO
2	861	33863	\$5,619,454	22.69	MISSOURI PROFESSIONAL LIABILITY INSASSO
3	164	24767	\$3,021,164	12.2	ST PAUL FIRE & MARINE INSURANCE CO
4	091	22357	\$765,258	3.089	HARTFORD ACCIDENT & INDEMNITY CO
5	164	24791	\$516,806	2.086	ST PAUL MERCURY INSURANCE COMPANY
6	929	12246	\$197,020	0.795	AMERICAN CONTINENTAL INSURANCE CO
7	189	25658	\$100,937	0.407	TRAVELERS INDEMNITY COMPANY
8	901	22748	\$94,621	0.382	PACIFIC EMPLOYERS INSURANCE COMPANY
9	901	22713	\$79,810	0.322	INSURANCE COMPANY OF NORTH AMERICA
10	001	19038	\$72,647	0.293	AETNA CASUALTY AND SURETY COMPANY
11	215	19828	\$47,963	0.194	ARGONAUT MIDWEST INSURANCE COMPANY
12	080	22047	\$7,900	0.032	NORTH STAR REINSURANCE CORPORATION
13	048	34622	\$5,572	0.022	GLENS FALLS INSURANCE COMPANY THE
14	048	35289	\$3,712	0.015	CONTINENTAL INSURANCE COMPANY THE
15	901	22667	\$2,177	0.009	CIGNA INSURANCE COMPANY
16	000	16349	\$100	0.000	PROFESSIONAL MUTUAL INS CO
17	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
18	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY
19	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY
20	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY
21	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
22	158	24384	\$0	0.000	RANGER INSURANCE COMPANY
23	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$20,182,116	\$1,679,487	\$3,731,423	18	12	10
2	\$13,031,793	\$7,627,665	\$19,377,981	149	136	90
3	\$2,653,569	\$932,474	\$1,033,400	39	31	4
4	\$765,258	\$0	\$183,616	24	0	24
5	\$502,604	\$324,452	\$688,716	137	63	72
6	\$177,508	\$579,038	\$846,339	477	294	151
7	\$113,530	\$0	\$55,931	49	0	49
8	\$103,243	\$1,250	\$7,017	7	1	6
9	\$45,736	\$0	\$50,000	109	0	109
10	\$-137,389	\$1,186,334	\$82,977	-60	1633	803
11	\$0	\$1,475,443	\$6,638,113	0	3076	0
12	\$7,900	\$0	\$-495,999	-6278	0	-6278
13	\$6,695	\$0	\$0	0	0	0
14	\$3,250	\$0	\$-7,462	-230	0	-230
15	\$1,932	\$0	\$-237,234	-12279	0	-12279
16	\$19,742	\$393,850	\$317,198	1607	393850	-388
17	\$0	\$0	\$40,000	0	0	0
18	\$0	\$100,000	\$17,435	0	0	0
19	\$0	\$0	\$-218	0	0	0
20	\$0	\$0	\$-2,181	0	0	0
21	\$0	\$0	\$-3	0	0	0
22	\$0	\$0	\$-478	0	0	0
23	\$0	\$0	\$1	0	0	0

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR HOSPITALS
WITH MARKET SHARE EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME		
24	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA		
25	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY		
26	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO		
27	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY		
28	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY		
			=====				
			\$24,770,808				
OBS	PREMIUM EARNED		DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	\$0		\$0	\$2	0	0	0
25	\$0		\$0	\$-199	0	0	0
26	\$0		\$12,000	\$-27,304	0	0	0
27	\$0		\$0	\$-8	0	0	0
28	\$0		\$91,000	\$2,116	0	0	0
=====		=====	=====	=====			
\$37,477,487			\$14,402,993	\$32,301,179	86.19%	58.15%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR ALL OTHER
WITH MARKET SHARE EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	861	40401	\$484,220	26.2	PROVIDERS INS CO	\$710,731	\$32,902	\$489,755	69	7	64
2	000	15865	\$431,994	23.37	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$358,329	\$38,500	\$150,630	42	9	31
3	012	19445	\$322,061	17.43	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$151,417	\$824,301	\$2,409,964	1592	256	1047
4	143	23906	\$307,664	16.65	NORTHWESTERN NATIONAL CASUALTY CO	\$309,026	\$0	\$-7,266	-2	0	-2
5	775	13714	\$112,337	6.078	DRUGGISTS MUTUAL INSURANCE COMPANY	\$95,163	\$14,063	\$46,501	49	13	34
6	012	19429	\$80,820	4.373	INSURANCE CO OF THE STATE OF PA	\$70,285	\$0	\$20,970	30	0	30
7	901	22713	\$43,276	2.342	INSURANCE COMPANY OF NORTH AMERICA	\$20,601	\$0	\$-337,703	-1639	0	-1639
8	000	18767	\$29,516	1.597	CHURCH MUTUAL INSURANCE COMPANY	\$25,110	\$0	\$3,492	14	0	14
9	020	26093	\$20,758	1.123	WESTERN CASUALTY AND SURETY COMPANY	\$16,581	\$106,450	\$6,490	39	513	-603
10	486	11630	\$4,552	0.246	JEFFERSON INSURANCE CO OF NEW YORK	\$11,107	\$28,000	\$27,969	252	615	-0
11	163	24740	\$4,480	0.242	SAFECO INSURANCE CO OF AMERICA	\$3,837	\$0	\$1,594	42	0	42
12	901	22748	\$4,451	0.241	PACIFIC EMPLOYERS INSURANCE COMPANY	\$7,942	\$96	\$540	7	2	6
13	143	23914	\$2,500	0.135	NORTHWESTERN NATIONAL INS CO	\$2,507	\$0	\$-2,876	-115	0	-115
14	020	26107	\$809	0.044	WESTERN FIRE INSURANCE COMPANY	\$809	\$0	\$0	0	0	0
15	091	22357	\$709	0.038	HARTFORD ACCIDENT & INDEMNITY CO	\$661	\$198,322	\$123,580	18696	27972	-11307
16	020	19704	\$553	0.030	AMERICAN STATES INSURANCE COMPANY	\$478	\$0	\$0	0	0	0
17	196	25887	\$430	0.023	UNITED STATES FIDELITY & GUARANTY CO	\$568	\$143,833	\$149,435	26309	33450	986
18	011	19356	\$352	0.019	MARYLAND CASUALTY COMPANY	\$335	\$156,489	\$1,989	594	44457	-46119
19	095	22519	\$330	0.018	HOME INDEMNITY COMPANY THE	\$399	\$0	\$5,000	1253	0	1253
20	095	22527	\$327	0.018	HOME INSURANCE COMPANY THE	\$301	\$0	\$0	0	0	0
21	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$7	0	0	0
22	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$20,330	\$17,212	0	0	0
23	011	19372	\$0	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$-441	0	0	0
24	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY	\$0	\$58,000	\$256,001	0	0	0
25	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$319,279	\$437,937	0	0	0
26	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$727,716	\$1,875,092	0	0	0
27	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$5,756	\$926	0	0	0
28	059	21326	\$0	0.000	EMPIRE FIRE AND MARINE INSURANCE CO	\$192	\$23,500	\$-91,684	-47752	0	-59992
29	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-94	0	0	0
30	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$1,500	\$401,500	0	0	0
31	185	25534	\$0	0.000	TRANSAMERICA INSURANCE COMPANY	\$0	\$10,000	\$-6,035	0	0	0
32	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-927	0	0	0
33	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$69	\$0	\$-3	-4	0	-4
34	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-56	0	0	0
35	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	\$0	\$7,272	0	0	0
36	163	24732	\$-67	-.004	GENERAL INSURANCE CO OF AMERICA	\$169	\$0	\$1,125	666	0	666
37	048	35289	\$-167	-.009	CONTINENTAL INSURANCE COMPANY THE	\$-65	\$25,000	\$10,738	-16520	-14970	21942
38	044	20621	\$-322	-.017	COMMERCIAL UNION INSURANCE COMPANY	\$19	\$0	\$0	0	0	0
39	048	20850	\$-1,471	-.080	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$-454	\$0	\$-617	136	0	136
40	610	11401	\$-1,936	-.105	GUARANTY NATIONAL INSURANCE COMPANY	\$801	\$4,000	\$21,664	2705	-207	2205
=====						=====	=====	=====	=====	=====	=====
\$1,848,176						\$1,786,918	\$2,738,037	\$6,019,681	336.88%	148.15%	

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

NOVEMBER 25, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$16,900,731	20.82	PROVIDERS INS CO
2	000	32654	\$12,541,220	15.45	MEDICAL DEFENSE ASSOCIATES
3	861	33863	\$12,009,883	14.8	MISSOURI PROFESSIONAL LIABILITY INSASSO
4	164	24767	\$10,621,146	13.09	ST PAUL FIRE & MARINE INSURANCE CO
5	000	36668	\$9,632,497	11.87	MISSOURI MEDICAL INSURANCE COMPANY
6	000	11843	\$8,543,234	10.53	MEDICAL PROTECTIVE COMPANY
7	000	16349	\$2,862,057	3.526	PROFESSIONAL MUTUAL INS CO
8	000	33367	\$2,615,928	3.223	RISK CONTROL ASSOCIATES INC
9	000	28800	\$1,565,253	1.928	INSURANCE CORPORATION OF AMERICA
10	218	20443	\$886,555	1.092	CONTINENTAL CASUALTY COMPANY
11	091	22357	\$768,680	0.947	HARTFORD ACCIDENT & INDEMNITY CO
12	901	22748	\$421,552	0.519	PACIFIC EMPLOYERS INSURANCE COMPANY
13	218	20427	\$405,290	0.499	AMERICAN CASUALTY CO OF READING PA
14	076	22810	\$382,887	0.472	CHICAGO INSURANCE COMPANY
15	164	24791	\$371,316	0.457	ST PAUL MERCURY INSURANCE COMPANY
16	929	12246	\$303,017	0.373	AMERICAN CONTINENTAL INSURANCE CO
17	000	15865	\$215,907	0.266	NATIONAL CHIROPRACTIC MUTUAL INS CO
18	218	20478	\$173,324	0.214	NATIONAL FIRE INS CO OF HARTFORD
19	775	13714	\$76,757	0.095	DRUGGISTS MUTUAL INSURANCE COMPANY
20	189	25658	\$71,951	0.089	TRAVELERS INDEMNITY COMPANY
21	001	19038	\$71,598	0.088	AETNA CASUALTY AND SURETY COMPANY
22	299	11584	\$61,901	0.076	INTEGRITY INSURANCE COMPANY
23	486	11630	\$57,606	0.071	JEFFERSON INSURANCE CO OF NEW YORK

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$7,893,046	\$152,140	\$2,661,333	33.7	1	32
2	\$10,551,122	\$5,015,243	\$6,823,359	64.7	40	17
3	\$8,228,093	\$8,388,891	\$15,101,757	183.5	70	82
4	\$8,970,613	\$10,917,346	\$5,985,934	66.7	103	-55
5	\$5,140,800	\$1,467,894	\$3,066,537	59.7	15	31
6	\$8,001,621	\$7,086,838	\$13,562,945	169.5	83	81
7	\$2,772,498	\$3,692,156	\$7,553,884	272.5	129	139
8	\$1,605,118	\$70,500	\$336,800	21.0	3	17
9	\$1,134,731	\$0	\$570,702	50.3	0	50
10	\$644,269	\$154,085	\$882,157	136.9	17	113
11	\$366,339	\$94,854	\$176,496	48.2	12	22
12	\$262,000	\$0	\$135,656	51.8	0	52
13	\$346,047	\$0	\$305,280	88.2	0	88
14	\$391,718	\$4,036	\$11,593	3.0	1	2
15	\$370,915	\$1,138,050	\$281,632	75.9	306	-231
16	\$286,097	\$8,980	\$10,626	3.7	3	1
17	\$178,382	\$34,000	\$-74,976	-42.0	16	-61
18	\$94,340	\$0	\$184,746	195.8	0	196
19	\$70,185	\$675	\$1,622	2.3	1	1
20	\$99,355	\$500	\$92,965	93.6	1	93
21	\$-263,949	\$2,815,403	\$2,482,958	-940.7	3932	126
22	\$54,028	\$0	\$7,460	13.8	0	14
23	\$46,889	\$100,000	\$89,786	191.5	174.	-22

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

NOVEMBER 25, 1987 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	012	19429	\$45,453	0.056	INSURANCE CO OF THE STATE OF PA	\$42,871	\$0	\$121	0	0	0
25	901	22713	\$45,194	0.056	INSURANCE COMPANY OF NORTH AMERICA	\$47,240	\$7,500	\$-109,290	-231	17	-247
26	091	19682	\$43,791	0.054	HARTFORD FIRE INSURANCE COMPANY	\$35,765	\$21,985	\$2,183	6	50	-55
27	215	19828	\$25,371	0.031	ARGONAUT MIDWEST INSURANCE COMPANY	\$24,520	\$1,182,985	\$4,485,603	18294	4663	13469
28	091	22411	\$24,243	0.030	TWIN CITY FIRE INSURANCE COMPANY	\$11,246	\$0	\$7,643	68	0	68
29	000	18767	\$19,872	0.024	CHURCH MUTUAL INSURANCE COMPANY	\$12,511	\$0	\$3,342	27	0	27
30	076	22837	\$12,995	0.016	INTERSTATE INDEMNITY COMPANY	\$10,164	\$0	\$8,608	85	0	85
31	610	11401	\$12,733	0.016	GUARANTY NATIONAL INSURANCE COMPANY	\$12,846	\$0	\$2,045	16	0	16
32	711	35718	\$9,854	0.012	PHICO INSURANCE COMPANY	\$9,854	\$0	\$5,000	51	0	51
33	020	26093	\$9,593	0.012	WESTERN CASUALTY AND SURETY COMPANY	\$7,164	\$60,000	\$-113,460	-1584	625	-2421
34	143	23906	\$8,378	0.010	NORTHWESTERN NATIONAL CASUALTY CO	\$7,016	\$0	\$6,741	96	0	96
35	001	19070	\$5,106	0.006	STANDARD FIRE INSURANCE COMPANY	\$14,374	\$1,742,969	\$38,785	270	34136	-11856
36	048	34622	\$4,747	0.006	GLENS FALLS INSURANCE COMPANY THE	\$3,819	\$0	\$0	0	0	0
37	052	21083	\$3,867	0.005	INTERNATIONAL INSURANCE COMPANY	\$3,671	\$0	\$-53,661	-1462	0	-1462
38	143	23914	\$3,439	0.004	NORTHWESTERN NATIONAL INS CO	\$3,471	\$0	\$2,876	83	0	83
39	048	35289	\$2,958	0.004	CONTINENTAL INSURANCE COMPANY THE	\$2,661	\$61,000	\$-93,000	-3495	2062	-5787
40	163	24740	\$2,729	0.003	SAFECO INSURANCE CO OF AMERICA	\$3,117	\$0	\$74,751	2398	0	2398
41	059	21326	\$2,205	0.003	EMPIRE FIRE AND MARINE INSURANCE CO	\$2,013	\$0	\$22,477	1117	0	1117
42	038	20354	\$2,167	0.003	SEA INSURANCE COMPANY LIMITED	\$9,773	\$871	\$1,943	20	40	11
43	501	10472	\$1,625	0.002	CAPITOL INDEMNITY CORPORATION	\$1,312	\$0	\$0	0	0	0
44	048	20850	\$1,471	0.002	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$1,650	\$0	\$0	0	0	0
45	158	24384	\$1,093	0.001	RANGER INSURANCE COMPANY	\$1,093	\$0	\$-1,672	-153	0	-153
46	196	25887	\$1,091	0.001	UNITED STATES FIDELITY & GUARANTY CO	\$2,278	\$105,950	\$-1,550	-68	9711	-4719
47	020	19704	\$751	0.001	AMERICAN STATES INSURANCE COMPANY	\$649	\$0	\$0	0	0	0
48	038	20281	\$702	0.001	FEDERAL INSURANCE COMPANY	\$18,485	\$1,836,133	\$2,513,530	13598	261557	3665
49	232	25895	\$700	0.001	UNITED STATES LIABILITY INSURANCE CO	\$1,273	\$0	\$-2,637	-207	0	-207
50	031	20087	\$582	0.001	NATIONAL INDEMNITY COMPANY	\$6,281	\$0	\$-749	-12	0	-12
51	044	20621	\$557	0.001	COMMERCIAL UNION INSURANCE COMPANY	\$557	\$0	\$0	0	0	0
52	163	24732	\$325	0.000	GENERAL INSURANCE CO OF AMERICA	\$625	\$13,472	\$-7,618	-1219	4145	-3374
53	095	22519	\$262	0.000	HOME INDEMNITY COMPANY THE	\$204	\$0	\$0	0	0	0
54	052	21113	\$125	0.000	UNITED STATES FIRE INSURANCE CO	\$816	\$3,276	\$-35,415	-4340	2621	-4742
55	011	19372	\$108	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$208	\$0	\$-2,656	-1277	0	-1277
56	901	20702	\$34	0.000	AETNA FIRE UNDERWRITERS INS CO	\$90	\$0	\$65	72	0	72
57	095	22527	\$9	0.000	HOME INSURANCE COMPANY THE	\$427	\$0	\$0	0	0	0
58	414	11193	\$0	0.000	FORUM INSURANCE COMPANY	\$2,961	\$0	\$-7,665	-259	0	-259
59	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$35	0	0	0
60	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$98,227	0	0	0
61	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY	\$0	\$0	\$21,000	0	0	0
62	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$2,000	\$55,299	0	0	0
63	150	20109	\$0	0.000	BITUMINOUS FIRE AND MARINE INS CO	\$72	\$0	\$0	0	0	0
64	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$149,397	\$1,454,091	0	0	0
65	901	20699	\$0	0.000	AETNA INSURANCE COMPANY	\$143	\$0	\$134	94	0	94
66	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$9	\$0	\$-5	-56	0	-56
67	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$4,670	\$-27,648	0	0	0
68	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$342	\$0	\$-317,924	-92960	0	-92960
69	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-304	0	0	0
70	901	22667	\$0	0.000	CIGNA INSURANCE COMPANY	\$0	\$0	\$68,055	0	0	0
71	225	23248	\$0	0.000	OCCIDENTAL FIRE & CAS CO OF NC	\$0	\$0	\$-286	0	0	0
72	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$-144	0	0	0
73	189	25666	\$0	0.000	TRAVELERS INDEMNITY CO OF AMERICA	\$0	\$0	\$-86	0	0	0
74	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$79,500	\$12,230	0	0	0
75	327	34207	\$0	0.000	PURITAN INSURANCE COMPANY	\$0	\$0	\$-114	0	0	0

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

NOVEMBER 25, 1987 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
76	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY
77	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY
78	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO
79	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY
80	011	19356	\$-7	-.000	MARYLAND CASUALTY COMPANY
81	185	25534	\$-53	-.000	TRANSAMERICA INSURANCE COMPANY
82	008	19232	\$-2,147	-.003	ALLSTATE INSURANCE COMPANY
83	080	22047	\$-2,387	-.003	NORTH STAR REINSURANCE CORPORATION
84	052	21105	\$-8,602	-.011	NORTH RIVER INSURANCE COMPANY THE
85	012	19445	\$-673,771	-.830	NATIONAL UNION FIRE INS CO OF PITTSBURG
			=====		
			\$81,167,453		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
76	\$14	\$0	\$0	0	0	0
77	\$1,396	\$0	\$-6,738	-483	0	-483
78	\$0	\$0	\$-27,100	0	0	0
79	\$0	\$55,683	\$-59,304	0	0	0
80	\$8	\$1,183,576	\$133,576	1669700	-16908229	-13125000
81	\$-51	\$0	\$5,632	-11043	0	-11043
82	\$32,004	\$0	\$16,200	51	0	51
83	\$3,199	\$0	\$492,000	15380	0	15380
84	\$91,544	\$1,071,854	\$760,325	831	-12461	-340
85	\$451,235	\$119,017	\$1,707,946	379	-18	352
=====		=====	=====			
\$58,127,177		\$48,843,429	\$71,382,689	122.80%	60.18%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR PHYSICIANS & SURGEONS
WITH MARKET SHARE EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$12,541,220	27.62	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$9,632,497	21.21	MISSOURI MEDICAL INSURANCE COMPANY
3	000	11843	\$7,968,312	17.55	MEDICAL PROTECTIVE COMPANY
4	164	24767	\$7,060,422	15.55	ST PAUL FIRE & MARINE INSURANCE CO
5	000	16349	\$2,735,110	6.023	PROFESSIONAL MUTUAL INS CO
6	000	33367	\$2,494,850	5.494	RISK CONTROL ASSOCIATES INC
7	000	28800	\$1,565,253	3.447	INSURANCE CORPORATION OF AMERICA
8	218	20443	\$886,555	1.952	CONTINENTAL CASUALTY COMPANY
9	218	20427	\$405,290	0.892	AMERICAN CASUALTY CO OF READING PA
10	901	22748	\$321,707	0.708	PACIFIC EMPLOYERS INSURANCE COMPANY
11	218	20478	\$173,324	0.382	NATIONAL FIRE INS CO OF HARTFORD
12	861	40401	\$166,863	0.367	PROVIDERS INS CO
13	012	19429	\$45,453	0.100	INSURANCE CO OF THE STATE OF PA
14	091	19682	\$43,791	0.096	HARTFORD FIRE INSURANCE COMPANY
15	091	22411	\$24,243	0.053	TWIN CITY FIRE INSURANCE COMPANY
16	189	25658	\$18,613	0.041	TRAVELERS INDEMNITY COMPANY
17	711	35718	\$9,854	0.022	PHICO INSURANCE COMPANY
18	020	26093	\$1,668	0.004	WESTERN CASUALTY AND SURETY COMPANY
19	610	11401	\$1,214	0.003	GUARANTY NATIONAL INSURANCE COMPANY
20	232	25895	\$700	0.002	UNITED STATES LIABILITY INSURANCE CO
21	031	20087	\$582	0.001	NATIONAL INDEMNITY COMPANY
22	163	24732	\$130	0.000	GENERAL INSURANCE CO OF AMERICA
23	414	11193	\$0	0.000	FORUM INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$10,551,122	\$5,015,243	\$6,823,359	65	40	17
2	\$5,140,800	\$1,467,894	\$3,066,537	60	15	31
3	\$7,484,304	\$7,010,039	\$12,713,170	170	88	76
4	\$5,850,207	\$3,945,800	\$3,771,100	64	56	-3
5	\$2,650,854	\$3,673,546	\$7,391,686	279	134	140
6	\$1,542,929	\$70,500	\$336,800	22	3	17
7	\$1,134,731	\$0	\$570,702	50	0	50
8	\$644,269	\$154,085	\$882,157	137	17	113
9	\$346,047	\$0	\$305,280	88	0	88
10	\$210,921	\$0	\$135,656	64	0	64
11	\$94,340	\$0	\$184,746	196	0	196
12	\$162,157	\$56,775	\$429,121	265	34	230
13	\$42,871	\$0	\$121	0	0	0
14	\$35,765	\$21,985	\$2,183	6	50	-55
15	\$11,246	\$0	\$7,643	68	0	68
16	\$4,628	\$500	\$158,856	3432	3	3422
17	\$9,854	\$0	\$5,000	51	0	51
18	\$1,988	\$60,000	\$-113,460	-5707	3597	-8725
19	\$1,844	\$0	\$72	4	0	4
20	\$1,273	\$0	\$-2,637	-207	0	-207
21	\$6,281	\$0	\$-749	-12	0	-12
22	\$304	\$13,472	\$8,792	2892	10363	-1539
23	\$2,931	\$0	\$-7,642	-261	0	-261

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR PHYSICIANS & SURGEONS
WITH MARKET SHARE EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
24	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY
25	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT
26	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY
27	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY
28	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED
29	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY
30	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
31	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
32	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO
33	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE
34	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA
35	164	24791	\$0	0.000	ST PAUL MERCURY INSURANCE COMPANY
36	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO
37	185	25534	\$-53	-.000	TRANSAMERICA INSURANCE COMPANY
38	076	22810	\$-972	-.002	CHICAGO INSURANCE COMPANY
39	008	19232	\$-2,147	-.005	ALLSTATE INSURANCE COMPANY
40	052	21105	\$-8,602	-.019	NORTH RIVER INSURANCE COMPANY THE
41	012	19445	\$-673,771	-1.48	NATIONAL UNION FIRE INS CO OF PITTSBURG
			=====		
			\$45,412,106		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	\$0	\$286,768	\$-14,228	0	0	0
25	\$0	\$0	\$98,227	0	0	0
26	\$0	\$1,719,388	\$145,779	0	0	0
27	\$0	\$0	\$21,000	0	0	0
28	\$0	\$0	\$-3,536	0	0	0
29	\$0	\$149,397	\$1,454,091	0	0	0
30	\$813	\$0	\$-18,123	-2229	0	-2229
31	\$0	\$4,670	\$-9,330	0	0	0
32	\$0	\$35,000	\$-10,000	0	0	0
33	\$28	\$0	\$0	0	0	0
34	\$928	\$0	\$74,086	7983	0	7983
35	\$0	\$0	\$25,543	0	0	0
36	\$1,222	\$105,000	\$-69,775	-5710	0	-14302
37	\$-51	\$0	\$5,632	-11043	0	-11043
38	\$3,488	\$0	\$-13,063	-375	0	-375
39	\$32,004	\$0	\$16,200	51	0	51
40	\$91,544	\$1,071,854	\$760,564	831	-12461	-340
41	\$451,235	\$118,319	\$1,707,946	379	-18	352
		=====	=====			
		\$36,512,877	\$24,980,235	\$40,839,506	111.85%	55.01%

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR DENTISTS
WITH MARKET SHARE EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$1,692,808	72.17	ST PAUL FIRE & MARINE INSURANCE CO	\$1,567,713	\$614,672	\$947,420	60	36	21
2	000	11843	\$574,922	24.51	MEDICAL PROTECTIVE COMPANY	\$517,317	\$76,799	\$849,775	164	13	149
3	076	22810	\$44,642	1.903	CHICAGO INSURANCE COMPANY	\$61,828	\$0	\$30,800	50	0	50
4	164	24791	\$24,651	1.051	ST PAUL MERCURY INSURANCE COMPANY	\$25,125	\$0	\$5,605	22	0	22
5	001	19070	\$5,106	0.218	STANDARD FIRE INSURANCE COMPANY	\$14,374	\$23,581	\$-106,983	-744	462	-908
6	000	33367	\$1,274	0.054	RISK CONTROL ASSOCIATES INC	\$349	\$0	\$0	0	0	0
7	038	20281	\$702	0.030	FEDERAL INSURANCE COMPANY	\$18,485	\$1,836,133	\$2,513,530	13598	261557	3665
8	196	25887	\$661	0.028	UNITED STATES FIDELITY & GUARANTY CO	\$680	\$0	\$3,279	482	0	482
9	048	35289	\$546	0.023	CONTINENTAL INSURANCE COMPANY THE	\$123	\$0	\$0	0	0	0
10	001	19038	\$164	0.007	AETNA CASUALTY AND SURETY COMPANY	\$4,575	\$18,472	\$55,149	1205	11263	802
11	189	25658	\$50	0.002	TRAVELERS INDEMNITY COMPANY	\$20,115	\$0	\$-18,314	-91	0	-91
12	095	22527	\$9	0.000	HOME INSURANCE COMPANY THE	\$10	\$0	\$0	0	0	0
13	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$35	0	0	0
14	011	19372	\$0	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$-3,097	0	0	0
15	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$423	\$0	\$0	0	0	0
16	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$325	\$0	\$-305,006	-93848	0	-93848
17	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$41	\$0	\$-246	-600	0	-600
=====						=====	=====	=====			
						\$2,345,535	\$2,231,483	\$2,569,657	\$3,971,947	178.00%	109.56%

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR NURSES
WITH MARKET SHARE EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	000	33367	\$119,804	51.9	RISK CONTROL ASSOCIATES INC	\$61,840	\$0	\$0	0.00	0.000	0.00
2	001	19038	\$51,234	22.19	AETNA CASUALTY AND SURETY COMPANY	\$63,652	\$25,000	\$-323,608	-508.40	48.796	-547.68
3	486	11630	\$39,792	17.24	JEFFERSON INSURANCE CO OF NEW YORK	\$35,206	\$100,000	\$89,728	254.87	251.307	-29.18
4	020	26093	\$7,925	3.433	WESTERN CASUALTY AND SURETY COMPANY	\$5,176	\$0	\$0	0.00	0.000	0.00
5	861	40401	\$6,445	2.792	PROVIDERS INS CO	\$11,857	\$0	\$11,866	100.08	0.000	100.08
6	052	21083	\$3,300	1.429	INTERNATIONAL INSURANCE COMPANY	\$2,629	\$0	\$2,840	108.03	0.000	108.03
7	501	10472	\$1,625	0.704	CAPITOL INDEMNITY CORPORATION	\$1,312	\$0	\$0	0.00	0.000	0.00
8	052	21113	\$725	0.314	UNITED STATES FIRE INSURANCE CO	\$453	\$3,276	\$-1,058	-233.55	451.862	-956.73
9	414	11193	\$0	0.000	FORUM INSURANCE COMPANY	\$30	\$0	\$-23	-76.67	0.000	-76.67
10	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$0	\$-11	0.00	0.000	0.00
11	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$9	\$0	\$-5	-55.56	0.000	-55.56
12	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$0	\$55,000	\$-5,000	0.00	0.000	0.00
13	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$-27,100	0.00	0.000	0.00
			=====			=====	=====	=====			
			\$230,850			\$182,164	\$183,276	\$-252,371	-138.54%	79.39%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR HOSPITALS
WITH MARKET SHARE EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$15,967,613	50.46	PROVIDERS INS CO
2	861	33863	\$12,009,883	37.95	MISSOURI PROFESSIONAL LIABILITY INSASSO
3	164	24767	\$1,867,916	5.902	ST PAUL FIRE & MARINE INSURANCE CO
4	091	22357	\$767,618	2.426	HARTFORD ACCIDENT & INDEMNITY CO
5	164	24791	\$346,665	1.095	ST PAUL MERCURY INSURANCE COMPANY
6	929	12246	\$303,017	0.958	AMERICAN CONTINENTAL INSURANCE CO
7	000	16349	\$126,947	0.401	PROFESSIONAL MUTUAL INS CO
8	901	22748	\$99,390	0.314	PACIFIC EMPLOYERS INSURANCE COMPANY
9	189	25658	\$53,288	0.168	TRAVELERS INDEMNITY COMPANY
10	901	22713	\$43,379	0.137	INSURANCE COMPANY OF NORTH AMERICA
11	215	19828	\$25,371	0.080	ARGONAUT MIDWEST INSURANCE COMPANY
12	001	19038	\$20,200	0.064	AETNA CASUALTY AND SURETY COMPANY
13	143	23906	\$8,378	0.026	NORTHWESTERN NATIONAL CASUALTY CO
14	143	23914	\$3,439	0.011	NORTHWESTERN NATIONAL INS CO
15	048	35289	\$2,164	0.007	CONTINENTAL INSURANCE COMPANY THE
16	048	34622	\$1,887	0.006	GLENS FALLS INSURANCE COMPANY THE
17	158	24384	\$1,093	0.003	RANGER INSURANCE COMPANY
18	076	22810	\$758	0.002	CHICAGO INSURANCE COMPANY
19	052	21083	\$567	0.002	INTERNATIONAL INSURANCE COMPANY
20	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
21	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY
22	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY
23	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$7,356,983	\$66,452	\$2,115,061	28.7	0.42	27.8
2	\$8,228,093	\$8,388,891	\$15,101,757	183.5	69.85	81.6
3	\$1,552,693	\$6,355,022	\$1,270,061	81.8	340.22	-327.5
4	\$365,512	\$59,854	\$187,368	51.3	7.80	34.9
5	\$345,790	\$1,138,050	\$250,484	72.4	328.29	-256.7
6	\$286,097	\$8,980	\$10,626	3.7	2.96	0.6
7	\$121,644	\$18,610	\$162,198	133.3	14.66	118.0
8	\$50,853	\$0	\$0	0.0	0.00	0.0
9	\$74,612	\$0	\$-47,577	-63.8	0.00	-63.8
10	\$45,469	\$7,500	\$6,500	14.3	17.29	-2.2
11	\$24,520	\$1,182,985	\$4,485,603	18293.7	4662.74	13469.1
12	\$-332,176	\$1,999,160	\$1,700,123	-511.8	9896.83	90.0
13	\$7,016	\$0	\$6,741	96.1	0.00	96.1
14	\$3,471	\$0	\$2,876	82.9	0.00	82.9
15	\$1,597	\$0	\$0	0.0	0.00	0.0
16	\$647	\$0	\$0	0.0	0.00	0.0
17	\$1,093	\$0	\$-1,672	-153.0	0.00	-153.0
18	\$758	\$0	\$-6,144	-810.6	0.00	-810.6
19	\$1,042	\$0	\$-56,501	-5422.4	0.00	-5422.4
20	\$0	\$0	\$1,125	0.0	0.00	0.0
21	\$0	\$2,000	\$55,299	0.0	0.00	0.0
22	\$148	\$0	\$0	0.0	0.00	0.0
23	\$0	\$0	\$-239	0.0	0.00	0.0

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR HOSPITALS
WITH MARKET SHARE EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
24	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE
25	901	22667	\$0	0.000	CIGNA INSURANCE COMPANY
26	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY
27	189	25666	\$0	0.000	TRAVELERS INDEMNITY CO OF AMERICA
28	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO
29	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO
30	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY
31	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY
32	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY
33	052	21113	\$-600	-.002	UNITED STATES FIRE INSURANCE CO
34	080	22047	\$-2,387	-.008	NORTH STAR REINSURANCE CORPORATION

=====

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	\$383	\$0	\$0	0.0	0	0.0
25	\$0	\$0	\$68,055	0.0	0	0.0
26	\$0	\$0	\$-144	0.0	0	0.0
27	\$0	\$0	\$-86	0.0	0	0.0
28	\$0	\$0	\$-23,014	0.0	0	0.0
29	\$0	\$79,500	\$12,230	0.0	0	0.0
30	\$14	\$0	\$0	0.0	0	0.0
31	\$1,396	\$0	\$-6,738	-482.7	0	-482.7
32	\$0	\$55,683	\$-59,304	0.0	0	0.0
33	\$-450	\$0	\$-16,234	3607.6	0	3607.6
34	\$3,199	\$0	\$492,000	15379.8	0	15379.8
	=====	=====	=====			
	\$18,140,404	\$19,362,687	\$25,710,454	141.73%	61.18%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR ALL OTHER
WITH MARKET SHARE EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$759,810	49.58	PROVIDERS INS CO
2	076	22810	\$338,459	22.09	CHICAGO INSURANCE COMPANY
3	000	15865	\$215,907	14.09	NATIONAL CHIROPRACTIC MUTUAL INS CO
4	775	13714	\$76,757	5.009	DRUGGISTS MUTUAL INSURANCE COMPANY
5	299	11584	\$61,901	4.040	INTEGRITY INSURANCE COMPANY
6	000	18767	\$19,872	1.297	CHURCH MUTUAL INSURANCE COMPANY
7	486	11630	\$17,814	1.163	JEFFERSON INSURANCE CO OF NEW YORK
8	076	22837	\$12,995	0.848	INTERSTATE INDEMNITY COMPANY
9	610	11401	\$11,519	0.752	GUARANTY NATIONAL INSURANCE COMPANY
10	048	34622	\$2,860	0.187	GLENS FALLS INSURANCE COMPANY THE
11	163	24740	\$2,729	0.178	SAFECO INSURANCE CO OF AMERICA
12	059	21326	\$2,205	0.144	EMPIRE FIRE AND MARINE INSURANCE CO
13	038	20354	\$2,167	0.141	SEA INSURANCE COMPANY LIMITED
14	901	22713	\$1,815	0.118	INSURANCE COMPANY OF NORTH AMERICA
15	048	20850	\$1,471	0.096	FIREMENS INS CO OF NEWARK, NEW JERSEY
16	091	22357	\$1,062	0.069	HARTFORD ACCIDENT & INDEMNITY CO
17	020	19704	\$751	0.049	AMERICAN STATES INSURANCE COMPANY
18	044	20621	\$557	0.036	COMMERCIAL UNION INSURANCE COMPANY
19	901	22748	\$455	0.030	PACIFIC EMPLOYERS INSURANCE COMPANY
20	196	25887	\$430	0.028	UNITED STATES FIDELITY & GUARANTY CO
21	095	22519	\$262	0.017	HOME INDEMNITY COMPANY THE
22	048	35289	\$248	0.016	CONTINENTAL INSURANCE COMPANY THE
23	163	24732	\$195	0.013	GENERAL INSURANCE CO OF AMERICA

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$362,049	\$28,913	\$105,285	29	4	21
2	\$325,644	\$4,036	\$0	0	1	-1
3	\$178,382	\$34,000	\$-74,976	-42	16	-61
4	\$70,185	\$675	\$1,622	2	1	1
5	\$54,028	\$0	\$7,460	14	0	14
6	\$12,511	\$0	\$3,342	27	0	27
7	\$11,683	\$0	\$58	0	0	0
8	\$10,164	\$0	\$8,608	85	0	85
9	\$11,002	\$0	\$847	8	0	8
10	\$3,172	\$0	\$0	0	0	0
11	\$2,189	\$0	\$665	30	0	30
12	\$2,013	\$0	\$22,477	1117	0	1117
13	\$9,773	\$871	\$5,479	56	40	47
14	\$1,771	\$0	\$-115,790	-6538	0	-6538
15	\$1,079	\$0	\$0	0	0	0
16	\$786	\$0	\$-626	-80	0	-80
17	\$649	\$0	\$0	0	0	0
18	\$557	\$0	\$0	0	0	0
19	\$226	\$0	\$0	0	0	0
20	\$376	\$950	\$87,960	23394	221	23141
21	\$204	\$0	\$0	0	0	0
22	\$941	\$6,000	\$-88,000	-9352	2419	-9989
23	\$321	\$0	\$-16,410	-5112	0	-5112

DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY FOR ALL OTHER
WITH MARKET SHARE EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
24	011	19372	\$108	0.007	NORTHERN INSURANCE CO OF NEW YORK
25	901	20702	\$34	0.002	AETNA FIRE UNDERWRITERS INS CO
26	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY
27	012	19445	\$0	0.000	NATIONAL UNION FIRE INS CO OF PITTSBURG
28	150	20109	\$0	0.000	BITUMINOUS FIRE AND MARINE INS CO
29	901	20699	\$0	0.000	AETNA INSURANCE COMPANY
30	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
31	041	22217	\$0	0.000	GULF INSURANCE COMPANY
32	041	22233	\$0	0.000	SELECT INSURANCE COMPANY
33	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE
34	225	23248	\$0	0.000	OCCIDENTAL FIRE & CAS CO OF NC
35	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO
36	327	34207	\$0	0.000	PURITAN INSURANCE COMPANY
37	011	19356	\$-7	-0.000	MARYLAND CASUALTY COMPANY

=====

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	\$208	\$0	\$441	212	0	212
25	\$90	\$0	\$65	72	0	72
26	\$0	\$486,003	\$1,065,522	0	0	0
27	\$0	\$698	\$0	0	0	0
28	\$72	\$0	\$0	0	0	0
29	\$143	\$0	\$134	94	0	94
30	\$0	\$0	\$-18,318	0	0	0
31	\$17	\$0	\$-12,918	-75988	0	-75988
32	\$0	\$0	\$-304	0	0	0
33	\$6	\$0	\$0	0	0	0
34	\$0	\$0	\$-286	0	0	0
35	\$0	\$1,852	\$-2,647	0	0	0
36	\$0	\$0	\$-114	0	0	0
37	\$8	\$1,183,576	\$133,576	1669700	-16908229	-13125000
	=====	=====	=====			
	\$1,060,249	\$1,747,574	\$1,113,152	104.99%	114.04%	

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

NOVEMBER 25, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$8,487,457	17.62	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$7,052,719	14.64	MISSOURI MEDICAL INSURANCE COMPANY
3	164	24767	\$7,041,501	14.62	ST PAUL FIRE & MARINE INSURANCE CO
4	000	11843	\$6,779,433	14.08	MEDICAL PROTECTIVE COMPANY
5	861	33863	\$6,120,285	12.71	MISSOURI PROFESSIONAL LIABILITY INSASSO
6	861	40401	\$2,454,787	5.097	PROVIDERS INS CO
7	000	16349	\$2,377,297	4.936	PROFESSIONAL MUTUAL INS CO
8	012	19445	\$1,863,651	3.870	NATIONAL UNION FIRE INS CO OF PITTSBURG
9	000	33367	\$764,836	1.588	RISK CONTROL ASSOCIATES INC
10	000	28800	\$710,539	1.475	INSURANCE CORPORATION OF AMERICA
11	218	20443	\$486,000	1.009	CONTINENTAL CASUALTY COMPANY
12	164	24791	\$477,547	0.992	ST PAUL MERCURY INSURANCE COMPANY
13	001	19038	\$457,930	0.951	AETNA CASUALTY AND SURETY COMPANY
14	929	12246	\$443,285	0.920	AMERICAN CONTINENTAL INSURANCE CO
15	076	22810	\$375,295	0.779	CHICAGO INSURANCE COMPANY
16	337	12955	\$350,000	0.727	TRANSIT CASUALTY COMPANY
17	189	25658	\$299,829	0.623	TRAVELERS INDEMNITY COMPANY
18	076	21881	\$208,699	0.433	NATIONAL SURETY CORPORATION
19	000	11290	\$207,431	0.431	GLACIER GENERAL ASSURANCE COMPANY
20	095	22519	\$183,591	0.381	HOME INDEMNITY COMPANY THE
21	052	21105	\$126,599	0.263	NORTH RIVER INSURANCE COMPANY THE
22	000	15865	\$125,964	0.262	NATIONAL CHIROPRACTIC MUTUAL INS CO
23	901	22748	\$86,437	0.179	PACIFIC EMPLOYERS INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$6,756,595	\$3,375,478	\$3,319,378	49.1	39.77	-0.8
2	\$4,530,734	\$1,419,260	\$2,990,285	66.0	20.12	34.7
3	\$5,824,629	\$5,895,961	\$14,555,172	249.9	83.73	148.7
4	\$6,831,683	\$3,936,965	\$7,787,863	114.0	58.07	56.4
5	\$5,526,478	\$4,821,887	\$9,109,304	164.8	78.79	77.6
6	\$1,627,123	\$10,136	\$631,110	38.8	0.41	38.2
7	\$2,086,317	\$4,811,760	\$6,644,453	318.5	202.40	87.8
8	\$850,923	\$8,000	\$355,847	41.8	0.43	40.9
9	\$586,751	\$269,500	\$305,200	52.0	35.24	6.1
10	\$336,595	\$0	\$43,542	12.9	0.00	12.9
11	\$211,000	\$25,000	\$321,000	152.1	5.14	140.3
12	\$547,487	\$247,458	\$392,970	71.8	51.62	26.6
13	\$505,614	\$1,689,735	\$77,859	15.4	368.99	-318.8
14	\$443,285	\$0	\$479,598	108.2	0.00	108.2
15	\$365,410	\$-2,424	\$-14,162	-3.9	-0.65	-3.2
16	\$150,417	\$0	\$100,615	66.9	0.00	66.9
17	\$264,295	\$0	\$168,253	63.7	0.00	63.7
18	\$168,032	\$0	\$52,545	31.3	0.00	31.3
19	\$206,611	\$3,375	\$106,502	51.5	1.63	49.9
20	\$183,591	\$0	\$25,135	13.7	0.00	13.7
21	\$157,381	\$0	\$524,487	333.3	0.00	333.3
22	\$125,265	\$10,048	\$361,651	288.7	7.98	280.7
23	\$77,952	\$0	\$-34,090	-43.7	0.00	-43.7

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

NOVEMBER 25, 1987 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	038	20281	\$70,785	0.147	FEDERAL INSURANCE COMPANY	\$287,537	\$1,237,577	\$1,879,614	654	1748.36	223
25	775	13714	\$65,685	0.136	DRUGGISTS MUTUAL INSURANCE COMPANY	\$60,595	\$0	\$2,055	3	0.00	3
26	218	20478	\$53,000	0.110	NATIONAL FIRE INS CO OF HARTFORD	\$21,000	\$0	\$16,000	76	0.00	76
27	901	22713	\$42,307	0.088	INSURANCE COMPANY OF NORTH AMERICA	\$41,413	\$0	\$-255,517	-617	0.00	-617
28	012	19429	\$42,282	0.088	INSURANCE CO OF THE STATE OF PA	\$38,817	\$0	\$209	1	0.00	1
29	215	19828	\$39,463	0.082	ARGONAUT MIDWEST INSURANCE COMPANY	\$47,783	\$1,362,409	\$2,089,173	4372	3452.37	1521
30	486	11630	\$39,059	0.081	JEFFERSON INSURANCE CO OF NEW YORK	\$37,989	\$0	\$18,787	49	0.00	49
31	038	20397	\$34,467	0.072	VIGILANT INSURANCE COMPANY	\$69,107	\$100,000	\$235,594	341	290.13	196
32	020	26093	\$33,438	0.069	WESTERN CASUALTY AND SURETY COMPANY	\$39,128	\$36,000	\$241,708	618	107.66	526
33	299	11584	\$28,107	0.058	INTEGRITY INSURANCE COMPANY	\$36,428	\$140,361	\$-21,678	-60	499.38	-445
34	038	20354	\$26,781	0.056	SEA INSURANCE COMPANY LIMITED	\$25,638	\$0	\$7,203	28	0.00	28
35	091	19682	\$24,983	0.052	HARTFORD FIRE INSURANCE COMPANY	\$19,956	\$4,250	\$29,107	146	17.01	125
36	001	19070	\$21,525	0.045	STANDARD FIRE INSURANCE COMPANY	\$27,829	\$493,294	\$962,786	3460	2291.73	1687
37	080	22047	\$20,458	0.042	NORTH STAR REINSURANCE CORPORATION	\$22,231	\$0	\$-540,000	-2429	0.00	-2429
38	158	24384	\$19,547	0.041	RANGER INSURANCE COMPANY	\$19,547	\$0	\$-1,850	-9	0.00	-9
39	761	36420	\$11,171	0.023	ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$9,774	\$0	\$9,466	97	0.00	97
40	008	36455	\$11,075	0.023	NORTHBROOK INDEMNITY CO	\$19,428	\$0	\$15,600	80	0.00	80
41	076	21857	\$11,000	0.023	AMERICAN INSURANCE COMPANY THE	\$11,131	\$0	\$-1,378	-12	0.00	-12
42	000	18767	\$8,075	0.017	CHURCH MUTUAL INSURANCE COMPANY	\$5,604	\$0	\$0	0	0.00	0
43	218	20427	\$8,000	0.017	AMERICAN CASUALTY CO OF READING PA	\$8,000	\$0	\$5,000	63	0.00	63
44	225	23248	\$6,751	0.014	OCCIDENTAL FIRE & CAS CO OF NC	\$5,912	\$0	\$-5,662	-96	0.00	-96
45	215	19801	\$5,821	0.012	ARGONAUT INSURANCE COMPANY	\$5,321	\$0	\$-195,638	-3677	0.00	-3677
46	031	20087	\$5,680	0.012	NATIONAL INDEMNITY COMPANY	\$10,030	\$0	\$-221	-2	0.00	-2
47	052	21083	\$5,308	0.011	INTERNATIONAL INSURANCE COMPANY	\$5,091	\$0	\$-72,398	-1422	0.00	-1422
48	076	22837	\$5,140	0.011	INTERSTATE INDEMNITY COMPANY	\$3,477	\$0	\$2,177	63	0.00	63
49	048	34622	\$5,081	0.011	GLENS FALLS INSURANCE COMPANY THE	\$4,700	\$0	\$0	0	0.00	0
50	163	24740	\$4,624	0.010	SAFECO INSURANCE CO OF AMERICA	\$5,125	\$0	\$5,902	115	0.00	115
51	610	11401	\$3,371	0.007	GUARANTY NATIONAL INSURANCE COMPANY	\$9,962	\$139	\$-15,141	-152	4.12	-153
52	052	21113	\$3,278	0.007	UNITED STATES FIRE INSURANCE CO	\$6,906	\$-3,276	\$-82,493	-1195	-99.94	-1147
53	304	32352	\$3,252	0.007	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$3,252	\$750	\$32,646	1004	23.06	981
54	414	11193	\$3,230	0.007	FORUM INSURANCE COMPANY	\$4,384	\$0	\$8,464	193	0.00	193
55	048	35289	\$2,193	0.005	CONTINENTAL INSURANCE COMPANY THE	\$3,809	\$6,453	\$9,953	261	294.25	92
56	196	25887	\$2,024	0.004	UNITED STATES FIDELITY & GUARANTY CO	\$2,180	\$11,882	\$106,132	4868	587.06	4323
57	020	26107	\$1,886	0.004	WESTERN FIRE INSURANCE COMPANY	\$1,949	\$0	\$-46,992	-2411	0.00	-2411
58	048	20850	\$1,643	0.003	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$1,987	\$0	\$0	0	0.00	0
59	163	24732	\$1,571	0.003	GENERAL INSURANCE CO OF AMERICA	\$3,339	\$11,460	\$-14,413	-432	729.47	-775
60	501	10472	\$1,324	0.003	CAPITOL INDEMNITY CORPORATION	\$1,698	\$0	\$0	0	0.00	0
61	095	22527	\$1,261	0.003	HOME INSURANCE COMPANY THE	\$1,165	\$0	\$0	0	0.00	0
62	143	23906	\$1,214	0.003	NORTHWESTERN NATIONAL CASUALTY CO	\$1,214	\$0	\$526	43	0.00	43
63	020	19704	\$1,000	0.002	AMERICAN STATES INSURANCE COMPANY	\$1,000	\$0	\$-10,000	-1000	0.00	-1000
64	011	19372	\$690	0.001	NORTHERN INSURANCE CO OF NEW YORK	\$644	\$0	\$2,232	347	0.00	347
65	143	10154	\$504	0.001	AMERICAN DRUGGISTS INSURANCE CO	\$1,460	\$0	\$0	0	0.00	0
66	901	22667	\$481	0.001	CIGNA INSURANCE COMPANY	\$481	\$0	\$-341,035	-70901	0.00	-70901
67	901	20699	\$407	0.001	AETNA INSURANCE COMPANY	\$408	\$0	\$-3,581	-878	0.00	-878
68	037	14346	\$388	0.001	IOWA NATIONAL MUTUAL INSURANCE CO	\$504	\$0	\$0	0	0.00	0
69	044	20621	\$347	0.001	COMMERCIAL UNION INSURANCE COMPANY	\$392	\$0	\$0	0	0.00	0
70	011	19356	\$156	0.000	MARYLAND CASUALTY COMPANY	\$140	\$5,000	\$386,082	275773	3205.13	272201
71	150	20109	\$156	0.000	BITUMINOUS FIRE AND MARINE INS CO	\$139	\$0	\$0	0	0.00	0
72	143	23949	\$150	0.000	UNIVERSAL REINSURANCE CORPORATION	\$184	\$0	\$0	0	0.00	0
73	901	20702	\$140	0.000	AETNA FIRE UNDERWRITERS INS CO	\$105	\$996	\$141	134	711.43	-814
74	185	25534	\$82	0.000	TRANSAMERICA INSURANCE COMPANY	\$80	\$0	\$-299	-374	0.00	-374
75	189	25666	\$31	0.000	TRAVELERS INDEMNITY CO OF AMERICA	\$116	\$0	\$-1,465	-1263	0.00	-1263

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

NOVEMBER 25, 1987 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
76	048	35270	\$27	0.000	FIDELITY AND CASUALTY CO OF NY	\$73	\$0	\$0	0	0	0
77	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-5	0	0	0
78	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$-12,310	0	0	0
79	069	21709	\$0	0.000	TRUCK INSURANCE EXCHANGE	\$-8,052	\$0	\$0	0	0	0
80	143	21989	\$0	0.000	COMPASS INSURANCE COMPANY	\$0	\$0	\$-2,000	0	0	0
81	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$495	\$174,000	\$114,556	23143	0	-12009
82	111	23043	\$0	0.000	LIBERTY MUTUAL INSURANCE COMPANY	\$0	\$1,000	\$-24,000	0	0	0
83	012	23841	\$0	0.000	NEW HAMPSHIRE INSURANCE COMPANY	\$1	\$0	\$-274	-27400	0	-27400
84	143	23914	\$0	0.000	NORTHWESTERN NATIONAL INS CO	\$67	\$0	\$-2,034	-3036	0	-3036
85	162	24600	\$0	0.000	GLOBE INDEMNITY COMPANY	\$0	\$0	\$-101,934	0	0	0
86	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$1,075	\$0	\$-72	-7	0	-7
87	162	26980	\$0	0.000	ROYAL INSURANCE COMPANY OF AMERICA	\$0	\$0	\$-47	0	0	0
88	059	21326	\$-107	-.000	EMPIRE FIRE AND MARINE INSURANCE CO	\$8,648	\$117,250	\$41,656	482	-109579	-874
89	041	22233	\$-126	-.000	SELECT INSURANCE COMPANY	\$-126	\$0	\$2,733	-2169	0	-2169
90	052	21121	\$-361	-.001	WESTCHESTER FIRE INSURANCE COMPANY	\$-361	\$0	\$-3,454	957	0	957
91	041	22217	\$-697	-.001	GULF INSURANCE COMPANY	\$4,620	\$199,941	\$332,602	7199	-28686	2871
92	091	22357	\$-1,940	-.004	HARTFORD ACCIDENT & INDEMNITY CO	\$-1,233	\$787,449	\$375,872	-30484	-40590	33380
			=====			=====	=====	=====			
			\$48,158,300			\$39,305,464	\$31,209,074	\$53,482,602	136.07%	64.81%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE EXPERIENCE FOR PHYSICIANS & SURGEONS
WITH MARKET SHARE EXPERIENCE FOR 1984 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$8,487,457	25.78	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$7,052,719	21.42	MISSOURI MEDICAL INSURANCE COMPANY
3	000	11843	\$6,363,721	19.33	MEDICAL PROTECTIVE COMPANY
4	164	24767	\$4,762,251	14.46	ST PAUL FIRE & MARINE INSURANCE CO
5	000	16349	\$2,289,309	6.954	PROFESSIONAL MUTUAL INS CO
6	012	19445	\$1,863,651	5.661	NATIONAL UNION FIRE INS CO OF PITTSBURG
7	000	33367	\$764,836	2.323	RISK CONTROL ASSOCIATES INC
8	000	28800	\$710,539	2.158	INSURANCE CORPORATION OF AMERICA
9	000	11290	\$181,140	0.550	GLACIER GENERAL ASSURANCE COMPANY
10	052	21105	\$126,500	0.384	NORTH RIVER INSURANCE COMPANY THE
11	861	40401	\$108,028	0.328	PROVIDERS INS CO
12	901	22748	\$54,112	0.164	PACIFIC EMPLOYERS INSURANCE COMPANY
13	012	19429	\$42,282	0.128	INSURANCE CO OF THE STATE OF PA
14	038	20397	\$34,467	0.105	VIGILANT INSURANCE COMPANY
15	038	20354	\$26,781	0.081	SEA INSURANCE COMPANY LIMITED
16	091	19682	\$24,983	0.076	HARTFORD FIRE INSURANCE COMPANY
17	076	22810	\$8,948	0.027	CHICAGO INSURANCE COMPANY
18	031	20087	\$5,680	0.017	NATIONAL INDEMNITY COMPANY
19	414	11193	\$3,203	0.010	FORUM INSURANCE COMPANY
20	163	24740	\$2,461	0.007	SAFECO INSURANCE CO OF AMERICA
21	020	26093	\$2,172	0.007	WESTERN CASUALTY AND SURETY COMPANY
22	610	11401	\$2,021	0.006	GUARANTY NATIONAL INSURANCE COMPANY
23	196	25887	\$1,397	0.004	UNITED STATES FIDELITY & GUARANTY CO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$6,756,595	\$3,375,478	\$3,319,378	49	40	-1
2	\$4,530,734	\$1,419,260	\$2,990,285	66	20	35
3	\$6,412,767	\$3,841,064	\$7,486,103	117	60	57
4	\$3,977,434	\$4,372,354	\$6,119,062	154	92	44
5	\$2,002,396	\$4,811,760	\$6,541,345	327	210	86
6	\$850,923	\$8,000	\$355,847	42	0	41
7	\$586,751	\$269,500	\$305,200	52	35	6
8	\$336,595	\$0	\$43,542	13	0	13
9	\$184,641	\$1,500	\$96,704	52	1	52
10	\$156,979	\$0	\$524,248	334	0	334
11	\$111,038	\$0	\$61,592	55	0	55
12	\$39,985	\$0	\$0	0	0	0
13	\$38,817	\$0	\$209	1	0	1
14	\$69,107	\$100,000	\$235,594	341	290	196
15	\$25,638	\$0	\$7,203	28	0	28
16	\$19,956	\$4,250	\$29,250	147	17	125
17	\$17,743	\$0	\$-89,371	-504	0	-504
18	\$10,030	\$0	\$-221	-2	0	-2
19	\$4,359	\$0	\$8,425	193	0	193
20	\$3,018	\$0	\$6,310	209	0	209
21	\$1,754	\$0	\$46,664	2660	0	2660
22	\$1,901	\$0	\$1,199	63	0	63
23	\$1,505	\$750	\$95,054	6316	54	6266

DIVISION OF INSURANCE
MEDICAL MALPRACTICE EXPERIENCE FOR PHYSICIANS & SURGEONS
WITH MARKET SHARE EXPERIENCE FOR 1984 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	189	25658	\$1,307	0.004	TRAVELERS INDEMNITY COMPANY	\$1,049	\$0	\$678	65	0	65
25	052	21113	\$1,300	0.004	UNITED STATES FIRE INSURANCE CO	\$2,182	\$-3,276	\$-70,176	-3216	-252	-3066
26	143	23906	\$1,214	0.004	NORTHWESTERN NATIONAL CASUALTY CO	\$1,214	\$0	\$526	43	0	43
27	020	19704	\$1,000	0.003	AMERICAN STATES INSURANCE COMPANY	\$1,000	\$0	\$-10,000	-1000	0	-1000
28	218	20443	\$1,000	0.003	CONTINENTAL CASUALTY COMPANY	\$1,000	\$3,000	\$-134,000	-13400	300	-13700
29	163	24732	\$607	0.002	GENERAL INSURANCE CO OF AMERICA	\$2,400	\$10,060	\$-10,375	-432	1657	-851
30	143	10154	\$504	0.002	AMERICAN DRUGGISTS INSURANCE CO	\$1,460	\$0	\$0	0	0	0
31	901	20699	\$407	0.001	AETNA INSURANCE COMPANY	\$408	\$0	\$-3,581	-878	0	-878
32	143	23949	\$150	0.000	UNIVERSAL REINSURANCE CORPORATION	\$184	\$0	\$0	0	0	0
33	185	25534	\$82	0.000	TRANSAMERICA INSURANCE COMPANY	\$80	\$0	\$-299	-374	0	-374
34	037	14346	\$50	0.000	IOWA NATIONAL MUTUAL INSURANCE CO	\$50	\$0	\$0	0	0	0
35	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$435,562	\$-559,565	0	0	0
36	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$-12,310	0	0	0
37	069	21709	\$0	0.000	TRUCK INSURANCE EXCHANGE	\$-8,052	\$0	\$0	0	0	0
38	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$495	\$174,000	\$114,556	23143	0	-12009
39	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$383	\$0	\$5,000	1305	0	1305
40	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE	\$46	\$0	\$0	0	0	0
41	111	23043	\$0	0.000	LIBERTY MUTUAL INSURANCE COMPANY	\$0	\$1,000	\$-24,000	0	0	0
42	012	23841	\$0	0.000	NEW HAMPSHIRE INSURANCE COMPANY	\$1	\$0	\$-274	-27400	0	-27400
43	143	23914	\$0	0.000	NORTHWESTERN NATIONAL INS CO	\$67	\$0	\$-2,034	-3036	0	-3036
44	162	24600	\$0	0.000	GLOBE INDEMNITY COMPANY	\$0	\$0	\$-101,934	0	0	0
45	164	24791	\$0	0.000	ST PAUL MERCURY INSURANCE COMPANY	\$0	\$0	\$4,139	0	0	0
46	020	26107	\$0	0.000	WESTERN FIRE INSURANCE COMPANY	\$479	\$0	\$-48,943	-10218	0	-10218
47	041	22233	\$-126	-.000	SELECT INSURANCE COMPANY	\$-126	\$0	\$2,733	-2169	0	-2169
48	041	22217	\$-697	-.002	GULF INSURANCE COMPANY	\$4,620	\$199,941	\$332,602	7199	-28686	2871
49	001	19070	\$-2,668	-.008	STANDARD FIRE INSURANCE COMPANY	\$1,618	\$491,050	\$988,041	61066	-18405	30716
=====						=====	=====	=====			
						\$32,922,788	\$26,151,224	\$19,515,253	\$28,654,406	109.57%	59.28%

DIVISION OF INSURANCE
MEDICAL MALPRACTICE EXPERIENCE FOR DENTISTS
WITH MARKET SHARE EXPERIENCE FOR 1984 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$1,342,697	53.47	ST PAUL FIRE & MARINE INSURANCE CO	\$1,075,044	\$251,978	\$2,080,697	193.55	18.77	170.11
2	000	11843	\$415,712	16.55	MEDICAL PROTECTIVE COMPANY	\$418,916	\$95,901	\$301,760	72.03	23.07	49.14
3	218	20443	\$284,000	11.31	CONTINENTAL CASUALTY COMPANY	\$118,000	\$22,000	\$385,000	326.27	7.75	307.63
4	189	25658	\$217,862	8.676	TRAVELERS INDEMNITY COMPANY	\$202,279	\$0	\$116,579	57.63	0.00	57.63
5	038	20281	\$70,785	2.819	FEDERAL INSURANCE COMPANY	\$287,537	\$1,237,577	\$1,879,614	653.69	1748.36	223.29
6	076	22810	\$62,479	2.488	CHICAGO INSURANCE COMPANY	\$44,501	\$76	\$28,654	64.39	0.12	64.22
7	218	20478	\$53,000	2.111	NATIONAL FIRE INS CO OF HARTFORD	\$21,000	\$0	\$16,000	76.19	0.00	76.19
8	164	24791	\$25,107	1.000	ST PAUL MERCURY INSURANCE COMPANY	\$31,658	\$6,211	\$-18,761	-59.26	24.74	-78.88
9	001	19070	\$24,193	0.963	STANDARD FIRE INSURANCE COMPANY	\$26,211	\$2,244	\$-25,262	-96.38	9.28	-104.94
10	001	19038	\$7,198	0.287	AETNA CASUALTY AND SURETY COMPANY	\$6,282	\$500	\$38,109	606.64	6.95	598.68
11	218	20427	\$7,000	0.279	AMERICAN CASUALTY CO OF READING PA	\$7,000	\$0	\$5,000	71.43	0.00	71.43
12	048	20850	\$546	0.022	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$518	\$0	\$0	0.00	0.00	0.00
13	196	25887	\$541	0.022	UNITED STATES FIDELITY & GUARANTY CO	\$583	\$10,000	\$12,183	2089.71	1848.43	374.44
14	091	22357	\$100	0.004	HARTFORD ACCIDENT & INDEMNITY CO	\$152	\$0	\$128	84.21	0.00	84.21
15	095	22527	\$6	0.000	HOME INSURANCE COMPANY THE	\$9	\$0	\$0	0.00	0.00	0.00
16	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-5	0.00	0.00	0.00
17	091	19682	\$0	0.000	HARTFORD FIRE INSURANCE COMPANY	\$0	\$0	\$-143	0.00	0.00	0.00
18	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY	\$0	\$500	\$-655	0.00	0.00	0.00
			=====			=====	=====	=====			
			\$2,511,226			\$2,239,690	\$1,626,987	\$4,818,898	215.16%	64.79%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE EXPERIENCE FOR NURSES
WITH MARKET SHARE EXPERIENCE FOR 1984 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	001	19038	\$125,030	63.34	AETNA CASUALTY AND SURETY COMPANY	\$129,402	\$0	\$104,436	81	0	81
2	486	11630	\$35,878	18.18	JEFFERSON INSURANCE CO OF NEW YORK	\$28,771	\$0	\$26,875	93	0	93
3	861	40401	\$15,788	7.998	PROVIDERS INS CO	\$11,100	\$0	\$193	2	0	2
4	008	36455	\$11,075	5.610	NORTHBROOK INDEMNITY CO	\$19,428	\$0	\$15,600	80	0	80
5	020	26093	\$6,002	3.041	WESTERN CASUALTY AND SURETY COMPANY	\$6,167	\$0	\$-2,015	-33	0	-33
6	501	10472	\$1,324	0.671	CAPITOL INDEMNITY CORPORATION	\$1,698	\$0	\$0	0	0	0
7	095	22527	\$1,227	0.622	HOME INSURANCE COMPANY THE	\$1,025	\$0	\$0	0	0	0
8	052	21083	\$1,000	0.507	INTERNATIONAL INSURANCE COMPANY	\$708	\$0	\$9,951	1406	0	1406
9	020	26107	\$60	0.030	WESTERN FIRE INSURANCE COMPANY	\$57	\$0	\$233	409	0	409
10	052	21121	\$16	0.008	WESTCHESTER FIRE INSURANCE COMPANY	\$16	\$0	\$-6	-38	0	-38
11	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$0	\$7	0	0	0
12	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$526	\$0	\$-2,276	-433	0	-433
13	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$27	\$3,232	\$-9,573	-35456	0	-47426
14	162	26980	\$0	0.000	ROYAL INSURANCE COMPANY OF AMERICA	\$0	\$0	\$-47	0	0	0
15	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$31	\$5,657	\$19,158	61800	0	43552
			=====			=====	=====	=====			
			\$197,400			\$198,956	\$8,889	\$162,536	81.69%	4.50%	

DIVISION OF INSURANCE
MEDICAL MALPRACTICE EXPERIENCE FOR HOSPITALS
WITH MARKET SHARE EXPERIENCE FOR 1984 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	33863	\$6,120,285	52.96	MISSOURI PROFESSIONAL LIABILITY INSASSO
2	861	40401	\$2,145,650	18.57	PROVIDERS INS CO
3	164	24767	\$936,553	8.105	ST PAUL FIRE & MARINE INSURANCE CO
4	164	24791	\$452,440	3.915	ST PAUL MERCURY INSURANCE COMPANY
5	929	12246	\$443,285	3.836	AMERICAN CONTINENTAL INSURANCE CO
6	337	12955	\$350,000	3.029	TRANSIT CASUALTY COMPANY
7	001	19038	\$325,702	2.819	AETNA CASUALTY AND SURETY COMPANY
8	218	20443	\$201,000	1.739	CONTINENTAL CASUALTY COMPANY
9	095	22519	\$182,991	1.584	HOME INDEMNITY COMPANY THE
10	000	16349	\$87,988	0.761	PROFESSIONAL MUTUAL INS CO
11	189	25658	\$80,660	0.698	TRAVELERS INDEMNITY COMPANY
12	901	22713	\$41,450	0.359	INSURANCE COMPANY OF NORTH AMERICA
13	215	19828	\$39,463	0.342	ARGONAUT MIDWEST INSURANCE COMPANY
14	901	22748	\$32,268	0.279	PACIFIC EMPLOYERS INSURANCE COMPANY
15	299	11584	\$28,107	0.243	INTEGRITY INSURANCE COMPANY
16	020	26093	\$25,264	0.219	WESTERN CASUALTY AND SURETY COMPANY
17	080	22047	\$20,458	0.177	NORTH STAR REINSURANCE CORPORATION
18	158	24384	\$19,547	0.169	RANGER INSURANCE COMPANY
19	761	36420	\$11,171	0.097	ALLIANZ UNDERWRITERS INSURANCE COMPANY
20	215	19801	\$5,821	0.050	ARGONAUT INSURANCE COMPANY
21	052	21083	\$4,308	0.037	INTERNATIONAL INSURANCE COMPANY
22	304	32352	\$3,252	0.028	PRUDENTIAL PROPERTY & CASUALTY INS CO
23	052	21113	\$1,978	0.017	UNITED STATES FIRE INSURANCE CO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$5,526,478	\$4,821,887	\$9,109,304	165	79	78
2	\$1,373,775	\$5,492	\$521,901	38	0	38
3	\$772,124	\$1,268,397	\$6,350,486	822	135	658
4	\$515,829	\$241,247	\$407,592	79	53	32
5	\$443,285	\$0	\$479,598	108	0	108
6	\$150,417	\$0	\$100,615	67	0	67
7	\$369,930	\$1,198,073	\$394,830	107	368	-217
8	\$92,000	\$0	\$70,000	76	0	76
9	\$182,991	\$0	\$25,135	14	0	14
10	\$83,921	\$0	\$103,108	123	0	123
11	\$60,967	\$0	\$50,996	84	0	84
12	\$39,693	\$0	\$1,000	3	0	3
13	\$47,783	\$1,335,659	\$1,617,699	3386	3385	590
14	\$37,237	\$0	\$0	0	0	0
15	\$36,428	\$140,361	\$-21,678	-60	499	-445
16	\$31,207	\$35,500	\$197,714	634	141	520
17	\$22,231	\$0	\$-540,000	-2429	0	-2429
18	\$19,547	\$0	\$-1,850	-9	0	-9
19	\$9,774	\$0	\$9,466	97	0	97
20	\$5,321	\$0	\$90,332	1698	0	1698
21	\$4,383	\$0	\$-82,349	-1879	0	-1879
22	\$3,252	\$750	\$32,646	1004	23	981
23	\$4,198	\$0	\$-10,041	-239	0	-239

DIVISION OF INSURANCE
MEDICAL MALPRACTICE EXPERIENCE FOR HOSPITALS
WITH MARKET SHARE EXPERIENCE FOR 1984 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	020	26107	\$1,826	0.016	WESTERN FIRE INSURANCE COMPANY	\$1,413	\$0	\$1,718	122	0	122
25	048	35289	\$813	0.007	CONTINENTAL INSURANCE COMPANY THE	\$769	\$0	\$0	0	0	0
26	901	22667	\$481	0.004	CIGNA INSURANCE COMPANY	\$481	\$0	\$-341,035	-70901	0	-70901
27	048	20850	\$191	0.002	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$195	\$0	\$0	0	0	0
28	052	21105	\$99	0.001	NORTH RIVER INSURANCE COMPANY THE	\$402	\$0	\$239	59	0	59
29	189	25666	\$31	0.000	TRAVELERS INDEMNITY CO OF AMERICA	\$116	\$0	\$-1,465	-1263	0	-1263
30	048	35270	\$27	0.000	FIDELITY AND CASUALTY CO OF NY	\$50	\$0	\$0	0	0	0
31	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$1,391	\$0	\$19,254	1384	0	1384
32	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$1,075	\$0	\$-72	-7	0	-7
33	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$0	\$0	\$-12,930	0	0	0
34	095	22527	\$-24	-0.000	HOME INSURANCE COMPANY THE	\$-24	\$0	\$0	0	0	0
35	052	21121	\$-377	-0.003	WESTCHESTER FIRE INSURANCE COMPANY	\$-377	\$0	\$-3,448	915	0	915
36	091	22357	\$-2,241	-0.019	HARTFORD ACCIDENT & INDEMNITY CO	\$-2,250	\$752,449	\$-45,841	2037	-33576	35480
37	076	22810	\$-4,950	-0.043	CHICAGO INSURANCE COMPANY	\$7,263	\$0	\$-12,110	-167	0	-167
=====						=====	=====	=====	188.06%	84.81%	
			\$11,555,517			\$9,843,275	\$9,799,815	\$18,510,814			

DIVISION OF INSURANCE
MEDICAL MALPRACTICE EXPERIENCE FOR ALL OTHER
WITH MARKET SHARE EXPERIENCE FOR 1984 IN THE STATE OF MISSOURI

DECEMBER 1, 1987 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	076	22810	\$308,818	28.89	CHICAGO INSURANCE COMPANY	\$295,903	\$-2,500	\$58,665	20	-1	21
2	076	21881	\$208,699	19.52	NATIONAL SURETY CORPORATION	\$168,032	\$0	\$52,545	31	0	31
3	861	40401	\$185,321	17.34	PROVIDERS INS CO	\$131,210	\$4,644	\$47,424	36	3	33
4	000	15865	\$125,964	11.78	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$125,265	\$10,048	\$361,651	289	8	281
5	038	20281	\$70,785	6.622	FEDERAL INSURANCE COMPANY	\$187,537	\$1,237,577	\$1,879,614	1002	1748	342
6	775	13714	\$65,685	6.145	DRUGGISTS MUTUAL INSURANCE COMPANY	\$60,595	\$0	\$2,055	3	0	3
7	038	20354	\$26,781	2.505	SEA INSURANCE COMPANY LIMITED	\$25,638	\$0	\$7,203	28	0	28
8	000	11290	\$26,291	2.460	GLACIER GENERAL ASSURANCE COMPANY	\$21,970	\$1,875	\$9,798	45	7	36
9	076	21857	\$11,000	1.029	AMERICAN INSURANCE COMPANY THE	\$11,131	\$0	\$-1,378	-12	0	-12
10	000	18767	\$8,075	0.755	CHURCH MUTUAL INSURANCE COMPANY	\$5,604	\$0	\$0	0	0	0
11	225	23248	\$6,751	0.632	OCCIDENTAL FIRE & CAS CO OF NC	\$5,912	\$0	\$-5,662	-96	0	-96
12	076	22837	\$5,140	0.481	INTERSTATE INDEMNITY COMPANY	\$3,477	\$0	\$2,177	63	0	63
13	048	34622	\$5,081	0.475	GLENS FALLS INSURANCE COMPANY THE	\$4,700	\$0	\$0	0	0	0
14	486	11630	\$3,181	0.298	JEFFERSON INSURANCE CO OF NEW YORK	\$9,218	\$0	\$-8,088	-88	0	-88
15	163	24740	\$2,163	0.202	SAFECO INSURANCE CO OF AMERICA	\$2,107	\$0	\$-408	-19	0	-19
16	048	35289	\$1,380	0.129	CONTINENTAL INSURANCE COMPANY THE	\$3,009	\$796	\$-9,205	-306	58	-332
17	610	11401	\$1,350	0.126	GUARANTY NATIONAL INSURANCE COMPANY	\$6,670	\$139	\$-35,594	-534	10	-536
18	218	20427	\$1,000	0.094	AMERICAN CASUALTY CO OF READING PA	\$1,000	\$0	\$0	0	0	0
19	163	24732	\$964	0.090	GENERAL INSURANCE CO OF AMERICA	\$939	\$1,400	\$-4,038	-430	145	-579
20	048	20850	\$906	0.085	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$1,274	\$0	\$0	0	0	0
21	901	22713	\$857	0.080	INSURANCE COMPANY OF NORTH AMERICA	\$1,720	\$0	\$-256,517	-14914	0	-14914
22	011	19372	\$690	0.065	NORTHERN INSURANCE CO OF NEW YORK	\$644	\$0	\$2,232	347	0	347
23	095	22519	\$600	0.056	HOME INDEMNITY COMPANY THE	\$600	\$0	\$0	0	0	0
24	044	20621	\$347	0.032	COMMERCIAL UNION INSURANCE COMPANY	\$392	\$0	\$0	0	0	0
25	037	14346	\$338	0.032	IOWA NATIONAL MUTUAL INSURANCE CO	\$454	\$0	\$0	0	0	0
26	091	22357	\$201	0.019	HARTFORD ACCIDENT & INDEMNITY CO	\$482	\$35,000	\$416,585	86428	17413	79167
27	011	19356	\$156	0.015	MARYLAND CASUALTY COMPANY	\$140	\$5,000	\$386,082	275773	3205	272201
28	150	20109	\$156	0.015	BITUMINOUS FIRE AND MARINE INS CO	\$139	\$0	\$0	0	0	0
29	901	20702	\$140	0.013	AETNA FIRE UNDERWRITERS INS CO	\$105	\$996	\$141	134	711	-814
30	196	25887	\$86	0.008	UNITED STATES FIDELITY & GUARANTY CO	\$92	\$1,132	\$11,825	12853	1316	11623
31	901	22748	\$57	0.005	PACIFIC EMPLOYERS INSURANCE COMPANY	\$730	\$0	\$-34,090	-4670	0	-4670
32	095	22527	\$52	0.005	HOME INSURANCE COMPANY THE	\$109	\$0	\$0	0	0	0
33	414	11193	\$27	0.003	FORUM INSURANCE COMPANY	\$25	\$0	\$39	156	0	156
34	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$55,600	\$100,049	0	0	0
35	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$0	\$-285,970	0	0	0
36	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$26,750	\$471,474	0	0	0
37	143	21989	\$0	0.000	COMPASS INSURANCE COMPANY	\$0	\$0	\$-2,000	0	0	0
38	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$0	\$14,500	0	0	0
39	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$23	\$0	\$0	0	0	0
40	059	21326	\$-107	-.010	EMPIRE FIRE AND MARINE INSURANCE CO	\$8,648	\$117,250	\$41,656	482	-109579	-874
=====						=====	=====	=====			
\$1,068,935						\$1,085,494	\$1,495,707	\$3,222,765	296.89%	139.92%	

TABLE XIII

Year-to-Year Changes
Shown by Block Chart

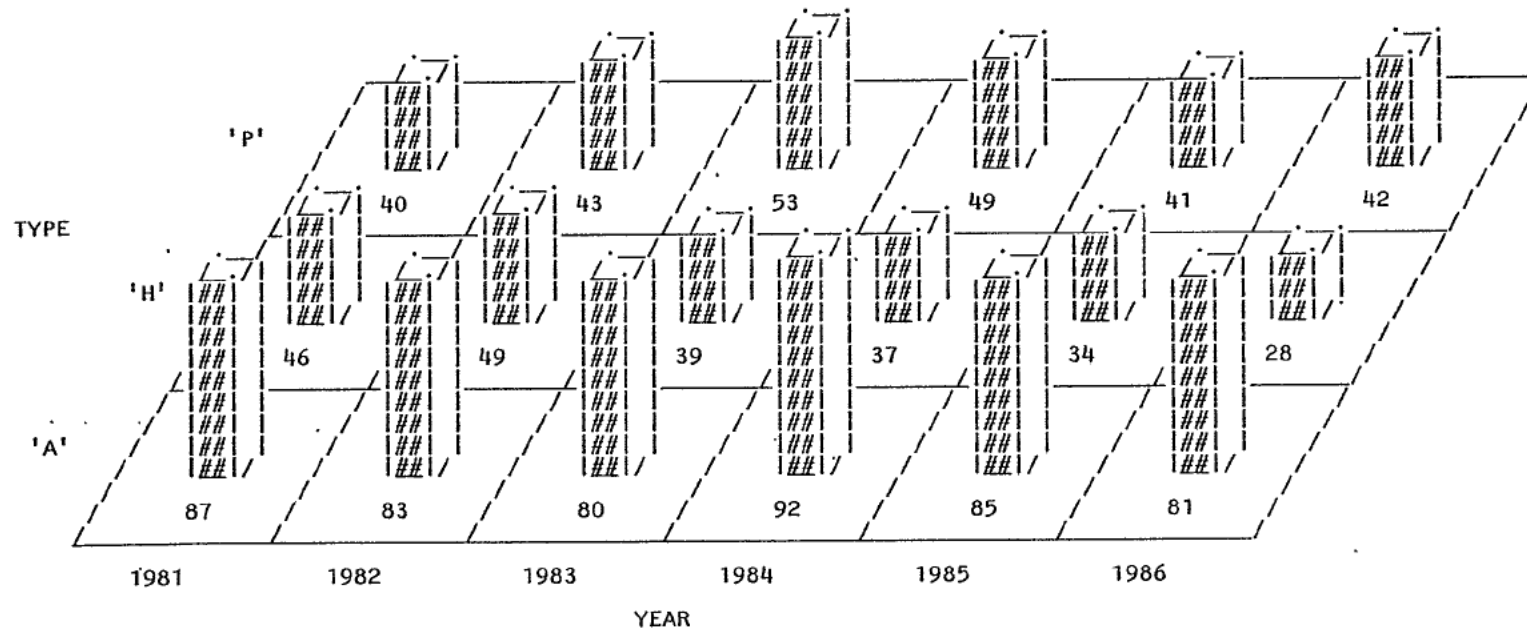
The following block charts show year-to-year changes in the number of companies writing medical malpractice insurance in Missouri, loss ratios, using losses incurred to premium earned, and premium written. Premium written was chosen to show the volatility of the insurance market. These charts were developed from data shown in Table XII.

NUMBER OF COMPANIES WRITING MALPRACTICE

NOVEMBER 24, 1987

7

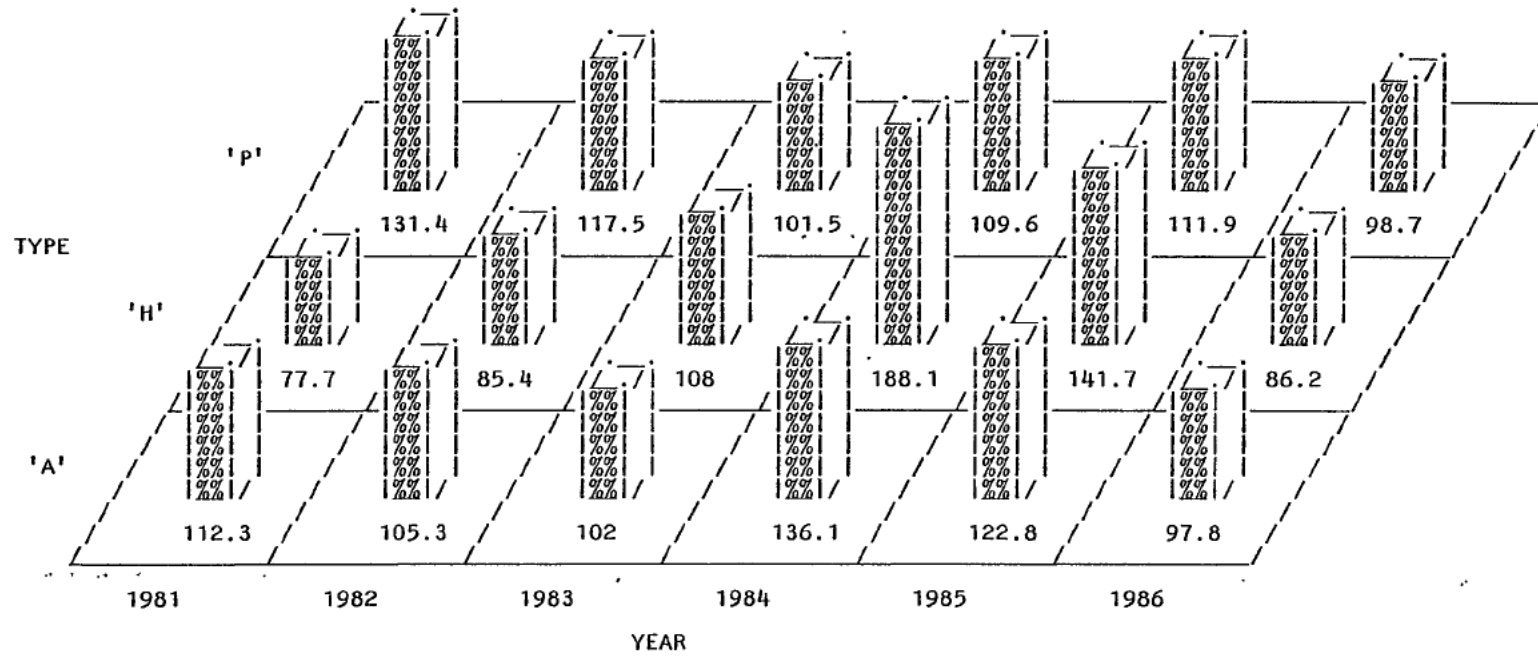
BLOCK CHART OF NOCOS



LOSS RATIO PERCENTAGES BY YEAR

NOVEMBER 24, 1987 6

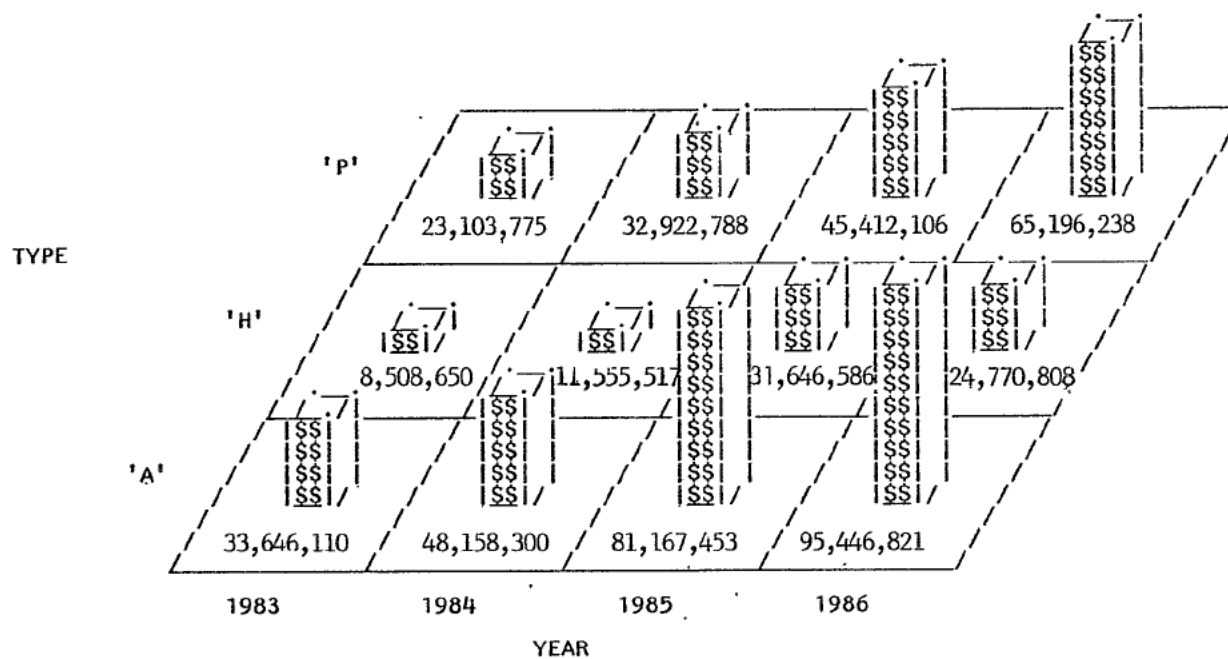
BLOCK CHART OF LOSRAT



TOTAL PREMIUM WRITTEN BY YEAR

DECEMBER 4, 1987 1

BLOCK CHART OF PREMIUM



1981 AND 1982 PREMIUM WRITTEN NOT AVAILABLE

